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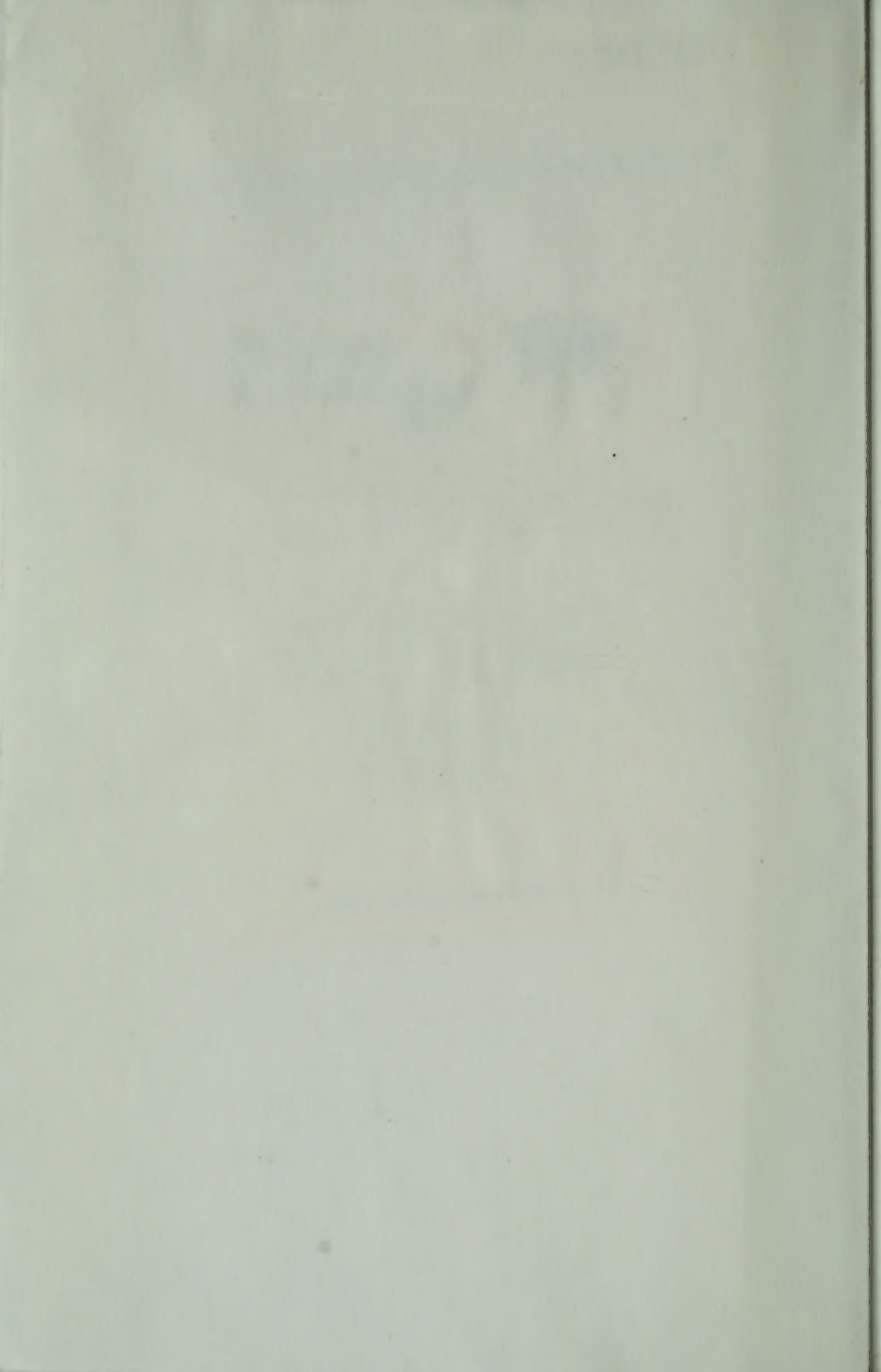


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# APPENDIX TO THE JOURNALS

OF THE

# SENATE AND ASSEMBLY

OF THE

FORTY-FIRST SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA

VOLUME V.



SACRAMENTO

ROBERT L. TELFER - - - - - SUPERINTENDENT OF STATE PRINTING

1915



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## VOLUME V.

- 1—Report of Superintendent of Banks, 1913.
- 2—Report of Superintendent of Banks, 1914.
- 3—Report of Department of Engineering, 1912-1914.
- 4—Report of Department of Engineering, Pit River Basin, 1915.
- 5—Report of State Board of Prison Directors, 1912-1914.

### Errata.

No. 10—Report of Board of Dental Examiners, 1914, will be found at No. 3 in Vol. 3.

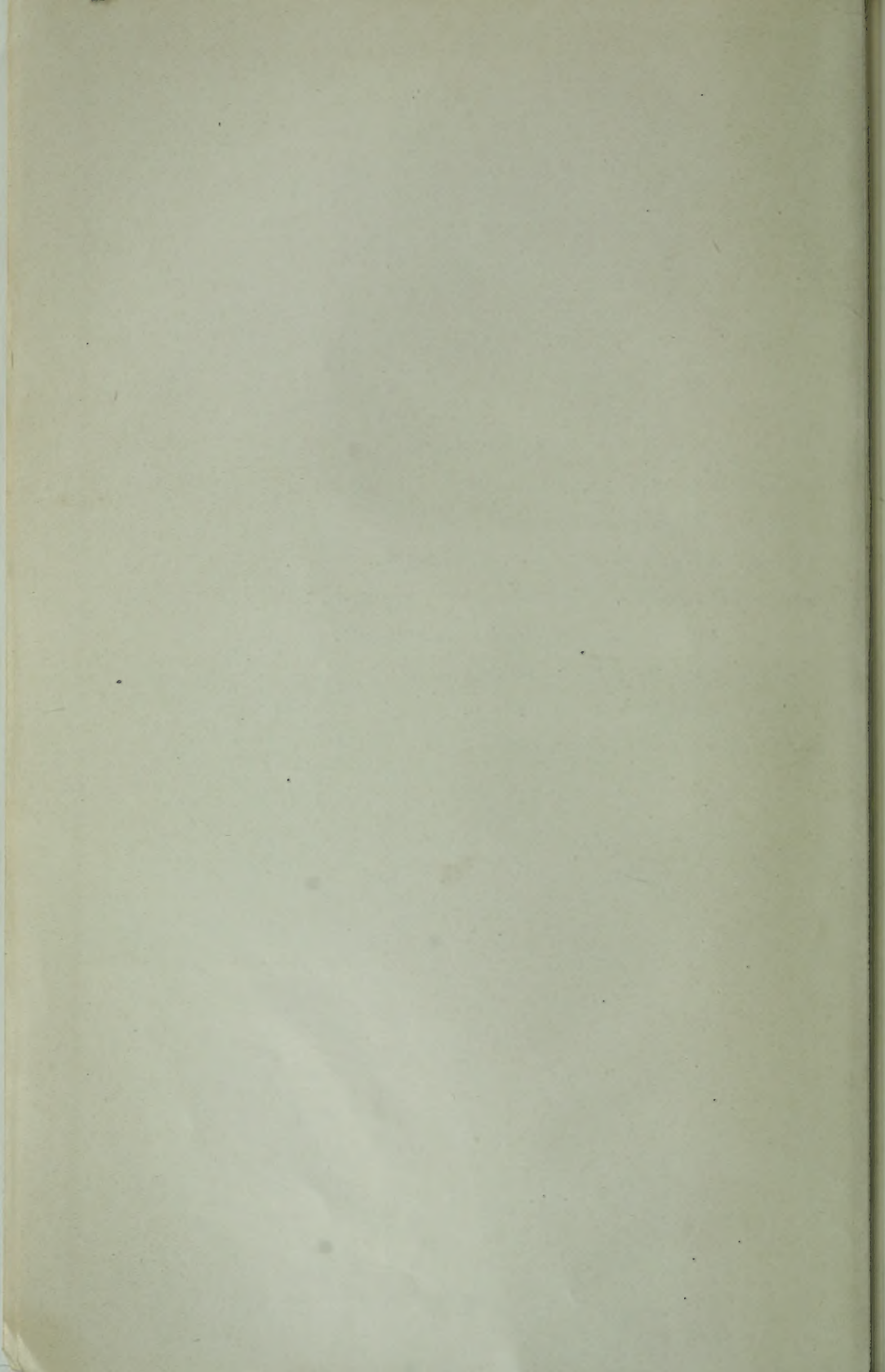
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- 5—Report of State Board of Prison Directors, 1912-1914.
- 6—Report of Building and Loan Associations, 1914.
- 7—Report of State Dairy Bureau, 1913-1914.
- 8—Report of Advanced Road Commission, 1914.





# FOURTH ANNUAL REPORT

OF THE

# SUPERINTENDENT OF BANKS

OF THE

# STATE OF CALIFORNIA

# 1913

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Showing the Financial Condition of State Banks at the Close of  
Business June 14, 1912, and June 4, 1913



FRIEND WM. RICHARDSON, SUPERINTENDENT OF STATE PRINTING  
SACRAMENTO, CALIFORNIA  
1913





## INTRODUCTORY LETTER.

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October 31, 1913.

*His Excellency* HIRAM W. JOHNSON,

*Governor of the State of California, Sacramento, California.*

SIR:

I herewith submit the fourth annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act enacted by the thirty-eighth session of the legislature and effective July 1, 1909.

The amendment of the Bank Act during the fiscal year 1912-13 was of dominating influence in the affairs of the State Banking Department. The changes thus effected reach the dignity of a revision of the banking laws of the State. The entire theory of state regulation of private capital as expressed in these laws before amendment, has been abandoned. Regulation with the least possible sacrifice of banking power has been substituted for inelastic, artificial legal machinery, unnecessary in any scheme of state control and embarrassing to any effort either to encourage or to govern the forces of profitable industry.

The Bank Act, before its amendment at the latest session of the legislature, worked needless hardship upon the business and banking community. Since its amendment the government of banking institutions is intended to run only to that extent which insures the conservation of the enormous amounts of private funds which banks control in their function of establishing a beneficial union between capital and credit.

Under authority of the amended laws, state supervised banks, which necessarily are the support of private credit and the basis of industrial progress, are given as wide a range of activity as is consistent with absolute safety of deposits. The amended laws are designed with the primary objective that the safety of bank deposits must not be imperiled. Stability of investments and the possession of cash resources sufficient for the emergencies of business have been the guiding posts, in the amended act, where regulation ends and freedom of honest action for the banker begins.

Before the act was amended it was a document retaliatory, occasional in its expression of fear of normal enterprise and glittering in penalties never designed to be enforced. The Superintendent of Banks as well as the bankers were bound by hard and fast rules of no practical value. Since its amendment wide discretion in the employment of alternative remedies has been given to the superintendent to the end that he may invoke ways and means best adapted to maintain the integrity of banking institutions.

In the consideration of the amendments to the Bank Act conference was had with the leading bankers of the State. The meetings were representative. Attention was given to the view point of different localities and the necessities of dissimilar conditions were weighed. My recommendations were concerned generally with a reform of the state law governing banks. It was sought to bring the administration of banks within the state system up to the highest expression of good law as evidenced in the statutes of other states and to regulate these institutions within the limitations of safety at the same time giving them liberty for the operation of sound commercial banking and safe savings banking and establishing new, if restricted, boundaries of supervision in the conduct of trust companies. Coincidentally it was determined to add to the law features which had proved admirable in other state jurisdictions, and also to provide penalties for offense against the law which would be effective.

As a result there is now embodied in the Bank Act of this State many important statutes among which prominently may be indicated the following: A restriction of the conduct of state banking in California to corporations eliminating the hazard and the very evident disadvantage of private banking as conducted by individuals and copartnerships; the regulation of the activities of foreign banking corporations in this State to a plane of equality with state banks, the foreign corporations having had exceptional special privileges not granted to state banks particularly in their capacity to loan far beyond the restrictions placed upon capital stock and surplus available in California; the creation of school savings banks, introducing an admirable feature enjoyed in other jurisdictions; making explicit the law which prohibited illegal banking and unwarranted advertisement of banking functions; a prohibition, effective in operation, against the solicitation of savings deposits by unauthorized agencies; a provision for the escheat of unclaimed deposits in all banks, an innovation in the state law which the banks necessarily have objected to for many years but one which is now in force in practically every other state jurisdiction as well as in this; placing a barrier against the evil of borrowing money by commercial banks and making the capital and surplus the limit for borrowed money, without permission, instead of an unrestricted liberty of borrowing in what amount they please; supervision by the State Banking Department of all securities offered for investment for savings banks; modifying the law governing trust companies, making it clear that private trusts are not under the supervision of the State Banking Department, segregating the so-called court trusts from private trusts, securing a greater measure of protection to court trusts and permitting a minimum capitalization of one hundred thousand dollars for trust

companies in Ohio having no more than a population of one hundred thousand persons, making feasible the reorganization of departments in some banks and removing the restriction of a fixed capital and surplus which prohibited a healthy growth through under conditions both restricting and annoying, providing for reasonable and effective penalties for violations of law both by banks and those who seek to impose the public on being banks, a greater liberality insured in the operation of commercial banks and in a minor degree of savings banks particularly in the direction of giving to directors, agents and employees larger opportunities to borrow the money of their institution either directly or indirectly, at the same time ample machinery being provided for the State Banking Department to possess full knowledge of these particular transactions and to exercise constructive authority against pernicious abuses, modifications permitting the superintendent to exert his influence for protection in the interest of calling stockholders of banks into action to prevent in these matters of necessary adjustment, provisions that stockholders of banking corporations may be assessed to the full amount of an impairment of capital stock; broader powers given to the Superintendent of Banks in the legislation of incorporated banks by which many of the inequalities, most of the delay and most of the annoyance to depositors are removed.

All of these amendments are positive additions to the banking law of this State. In addition to these the capital of savings banks heretofore fixed at a maximum of one million dollars has been permitted to establish a relationship between capital and surplus on the one hand and deposit liability on the other. A trust has been placed on the amount which may be loaned by a savings bank to any individual, partnership or corporation. All banks may utilize their surplus with which to pay losses under such conditions as safety demands. The superintendent has been granted the power to establish a system of amortization of bond holdings as the discretion may dictate. Reorganization banks need under the amended law pay for special services the penalty being represented in a per cent charge. The State Banking Department has been granted a larger fund that its activities may be greater and more effective represented as supervision.

The outcome of these organic changes in the law governing banks is necessarily yet to be determined in experience. Opportunity has been given for the development of new tendencies. A wider field has been opened for the transaction of commercial banking. Officers and directors of banks have been granted privileges of borrowing heretofore denied. That the result of this liberality, hedged by critical supervision, may be beneficial is naturally the desire of all who have an intimate concern for the well-being of the State.



I have at this time no suggestion of amendments to make.

During the fiscal year which ended June 30, 1913, the banks of the State, taken as a whole and representative of the manifold industries of California, enjoyed prosperity. Thirty-three new banking institutions opened for business and one bank in the state jurisdiction was forced to close its doors, to which fact reference was made in my third annual report. The coming of new banks was responsive to popular locality demands for banking facilities.

Of the new banks fourteen are exclusively commercial, eight are confined to savings and eleven are conducting a departmental, savings and commercial business. As a further indication of spreading activities twenty-six branch offices of banks were opened and nine savings departments and one commercial department were added. Three banks voluntarily retired from the field and two of them are paying the last remaining few of their depositors. In the various changes which a year evolves four banks in the state system nationalized and ten sold their assets, in this fashion concentrating and centralizing banking functions.

Statistically it is a matter of interest that at the close of business on June 30, 1913, there were 468 state banks with 80 branch offices. Of these 146 were commercial banks, 136 were savings banks, 6 were trust companies, 166 were commercial and savings banks, 11 were commercial, savings and trust companies, 2 were savings and trust companies and 1 was a commercial and trust company.

Substantial increases in assets, deposits, capital paid in, cash in banks, surplus and in loans and discounts and a marked decrease in money borrowed by state banks reflect significantly conditions of health and prosperity in the state system. These facts with the exception of borrowed money are tabulated as follows:

	1911-1912	1912-1913	Increase.
Assets -----	\$666,998,510 30	\$705,817,341 80	\$38,872,831 50
Loans and discounts--	416,634,278 72	458,397,609 31	41,763,330 59
Cash in banks-----	24,199,035 45	26,934,808 68	2,735,773 23
Capital -----	60,675,195 33	62,668,893 96	1,993,698 63
Surplus -----	26,315,612 49	27,785,528 11	1,469,915 62
Undivided profits----	14,758,701 59	15,271,219 99	512,518 40
Individual deposits--	532,951,777 00	561,921,694 36	28,969,917 36

The total of \$561,921,694.36 of deposits is divided as follows: Commercial deposits \$130,690,263.29, an increase of \$1,574,308.56 during the year; savings deposits \$430,504,798.85, an increase of \$29,739,561.57. The total of savings depositors in the State was 841,780; commercial depositors 313,582. At the close of the fiscal year June 30, 1912, the banks of this State had an aggregate of \$2,370,989.73 borrowed money; at the close of the fiscal year June 30, 1913, the aggregate was \$1,560,227.92, showing a decrease of \$810,741.81.

All of the banks in the state system received a call for report of condition as of the close of business of the following days: August 14, 1912; January 31, 1913; June 4, 1913.

A statement of condition of all state banks as shown by the call report of June 4, 1913, as compared with the report of condition as of June 14, 1912, with other schedules and statements are appended hereto as part of this report. These include the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Names and compensation of all persons employed by the Superintendent of Banks and the whole amount of receipts and expenses of the department during the year.
4. Names of banks placed in the hands of the Superintendent of Banks in process of liquidation and the amount of dividends paid thereon.
5. Miscellaneous changes in banks.
6. Report of unclaimed deposits.
7. Tabulated statement of condition of banks.

Yours very truly,

W. R. WILLIAMS,  
Superintendent of Banks.





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# STATEMENTS

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## 2. "THE HIBERNIA SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated September 6, 1864.

OFFICERS—Charles Mayo, President; E. J. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.

DIRECTORS—Alfred R. Kelly, R. M. Tobin, Charles Mayo, Joseph S. Tobin, Edward J. Tobin, Clement P. Tobin, Thomas A. Driscoll, Joseph O. Tobin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$33,923,603 21		\$32,704,791 48
Bonds and other securities					
Bank premises			18,900,045 93		20,707,044 71
Furniture and fixtures			971,162 60		970,308 17
Safe deposit vaults			5,179 60		5,172 83
Other real estate owned					
Due from other than reserve banks			1,863,133 34		895,898 54
Due from reserve banks					
Cash on hand			981,430 36		918,079 36
Exchanges for clearing house			1,227,595 15		456,422 01
Checks and other cash items			59,206 35		19,462 26
Other assets			1,591 77		2,007 92
			279,781 83		353,019 09
<b>Totals</b>			\$38,213,420 14		\$57,092,806 37
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus					
Undivided profits, less expenses and taxes paid			\$9,172,797 92		\$2,738,183 45
Bills payable, including certificates of deposit representing money borrowed			992,308 67		1,005,287 82
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			53,692,238 86		52,948,367 31
Certified checks					
Cashier's checks			120,839 41		48,312 96
State, county and municipal deposits					
Postal savings deposits					
Other liabilities			295,164 98		352,654 83
<b>Totals</b>			\$38,213,420 14		\$57,092,806 37

### 3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840.

OFFICERS—G. B. Gerrard, First Agent; A. B. Ireland, Second Agent.

DIRECTORS—J. H. Brodie, J. H. Mayne, Campbell, Richard H. Glyn, E. A. Hoare, Henry J. B. Kendall, Frederick Lubbock, C. E. Tomkinson, G. C. Whatman, F. R. S. Balfour.

#### Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$1,573,598 18	—	—	\$1,215,197 83
Overdrafts	18,477 45	—	—	6,768 24
Bonds and other securities	4,154 85	—	—	4,134 85
Bank premises	—	—	—	—
Furniture and fixtures	2,014 19	—	—	5,003 47
Safe deposit vaults	—	—	—	—
Other real estate owned	1,680 90	—	—	2,625 25
Due from other than reserve banks	342,659 53	—	—	205,216 03
Due from reserve banks	68,513 27	—	—	151,125 07
Cash on hand	148,838 15	—	—	151,823 53
Exchanges for clearing house	128,768 26	—	—	22,049 50
Checks and other cash items	1,940 11	—	—	5,221 34
Other assets	—	—	—	2,054 29
Totals	\$2,285,854 89	—	—	\$1,768,138 90
LIABILITIES.				
Capital	\$250,000 00	—	—	*\$250,000 00
Surplus	—	—	—	—
Undivided profits, less expenses and taxes paid	2,633 56	—	—	5,118 43
Bills payable, including certificates of deposit representing money borrowed	—	—	—	—
Due to other banks	—	—	—	—
Due to banks, reserve deposits	388,297 74	—	—	353,243 21
Dividends unpaid	—	—	—	—
Individual deposits subject to check	745,780 72	—	—	669,016 27
Demand certificates of deposit	800 00	—	—	800 00
Time certificates of deposit	311,169 98	—	—	356,227 64
Savings deposits	—	—	—	—
Certified checks	1,673 40	—	—	5,227 90
Cashier's checks	46,342 30	—	—	7,123 85
State, county and municipal deposits	—	—	—	—
Postal savings deposits	—	—	—	—
Other liabilities	533,156 69	—	—	121,371 60
Totals	\$2,285,854 89	—	—	\$1,768,138 90

\*Total capital £1,000,000. Apportioned to San Francisco branch \$250,000.



## 4. SAVINGS UNION BANK AND TRUST COMPANY—SAN FRANCISCO.

Incorporated June 18, 1862.

Officers—John S. Drum, President; G. D. Greenwood, First Vice-President; C. O. G. Miller, Second Vice-President; R. M. Welch, Third Vice-President; R. B. Burnmeister, Cashier and Treasurer; A. M. Whittle, Assistant Cashier; C. F. Hamsher, Assistant Cashier; R. M. Welch, Secretary; W. A. Day, Assistant Cashier; D. L. Clarke, Assistant Secretary.

Directors—John S. Drum, G. D. Greenwood, F. B. Anderson, Wakefield Baker, C. O. G. Miller, Fred H. Beaver, Henry C. Breeden, F. J. Carlson, W. B. Dunning, Vanderlyn Stow, Warden D. Clark, Ralston L. White, William H. Crocker, Horace Davis, F. W. Dolrmann, Jas. J. Faguh, W. G. Irwin, Arthur A. Smith, Wallace M. Alexander, E. C. Burr.

## Statement of June 4, 1913.

RESOURCES.	Statement of June 4, 1913.				
	Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$1,208,050 04	\$21,036,124 77	\$118,030 00	\$22,363,204 81	\$20,790,506 62
Overdrafts	992 43			992 43	861 94
Bonds and other securities		10,650,809 50	529,336 00	11,180,745 50	12,054,031 42
Bank premises		1,054,291 02		1,054,291 02	1,056,273 23
Furniture and fixtures					
Safe deposit vaults		130,000 00		130,000 00	
Other real estate owned		106,237 93	38,400 53	204,638 46	233,404 70
Due from other than reserve banks	6,243 07			6,243 07	207,091 69
Due from reserve banks	183,670 78	1,130,772 29		1,314,443 07	1,095,950 65
Cash on hand	91,653 00	449,508 76	2,292 83	543,514 69	565,413 36
Exchanges for clearing house	59,349 90	27,060 82	2,663 89	89,074 61	60,280 93
Checks and other cash items	129 87	73 16		203 03	133 12
Other assets	67,046 85	4,855 88	4,201 53	76,104 26	241 53
Totals	\$1,618,135 94	\$34,649,704 13	\$305,524 88	\$36,963,424 95	\$36,104,299 19
LIABILITIES.					
Capital	\$250,000 00	\$750,000 00	\$500,000 00	\$1,500,000 00	\$1,500,000 00
Surplus	150,000 00	1,845,000 00	125,000 00	2,120,000 00	2,120,000 00
Undivided profits, less expenses and taxes paid	20,898 48	504,167 61	35,443 75	650,509 84	759,588 70
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					80 33
Individuals unpaid		528 00		528 00	214 00
Individual deposits subject to check	1,135,194 89			1,135,194 89	1,376,243 16
Demand certificates of deposit	10,599 27			10,599 27	13,403 75
Time certificates of deposit		151,336 00		151,336 00	160,559 74
Savings deposits		31,922,295 71		31,922,295 71	29,906,385 64
Certified checks	623 06			623 06	4,993 65
Cashier's checks	1,281 24	27,978 30		29,259 54	35,629 35
State, county and municipal deposits		54,985 11		54,985 11	
Trust deposits			29,895 01	29,895 01	10,830 03
Postal savings					
Other liabilities					126,320 84
Totals	\$1,618,135 94	\$34,649,704 13	\$895,524 88	\$36,963,424 95	\$36,104,299 19

## 6, 6A, 6B AND 6C. THE GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated February 15, 1868.

OFFICERS—N. Ohlandt, President; George Tourny, Vice-President and Manager; J. W. Van Bergen, Vice-President; A. H. R. Schmidt, Vice-President and Cashier; William Herrmann, Assistant Cashier; A. H. Muller, Secretary; C. J. O. Folte, Assistant Secretary; William D. Newhouse, Assistant Secretary.

DIRECTORS—N. Ohlandt, George Tourny, I. N. Walter, J. W. Van Bergen, John H. Dieckman, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, Albert Meyer.

## Statement of June 4, 1913.

RESOURCES.					
	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.	
Loans	\$3,471,697 46	\$35,291,838 18	\$38,762,965 64	\$35,076,322 82	
Overdrafts					
Bonds and other securities	200,000 00	13,762,344 76	13,962,344 76	13,012,121 59	
Bank premises		901 62	901 62		
Furniture and fixtures				3,065 58	
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		108,355 12	108,355 12	81,955 03	
Due from reserve banks	588,040 38	839,325 46	1,445,365 84	1,314,883 95	
Cash on hand	316,497 55	592,993 75	909,491 30	1,038,831 03	
Exchanges for clearing house					
Checks and other cash items	10,630 39	82,267 06	92,898 05	101,849 86	
Other assets		1 00	1 00		
Totals	\$4,584,235 78	\$50,698,037 55	\$55,282,323 33	\$50,627,970 89	
LIABILITIES.					
Capital	\$500,000 00	\$500,000 00	\$1,000,000 00	\$1,000,000 00	
Surplus	125,000 00	1,567,838 57	1,692,838 57	1,550,000 00	
Undivided profits, less expenses and taxes paid	96,716 21	916,319 99	1,013,036 20	1,027,639 67	
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits		75 00	75 00		
Dividends unpaid					
Individual deposits subject to check	3,882,894 57		3,852,804 57	3,777,889 98	
Demand certificates of deposit	30 00		50 00	200 00	
Time certificates of deposit					
Savings deposits					
Certified checks	9,695 00	47,713,823 99	47,713,823 99	43,272,221 24	
Cashier's checks			9,695 00		
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals	\$4,584,235 78	\$50,698,037 55	\$55,282,323 33	\$50,627,970 89	

NOTE.—The above statements include the business of the Mission street, Clement street, and Haight street branch offices.

## 7. "DONOHUE-KELLY BANKING COMPANY" - SAN FRANCISCO.

Incorporated March 2, 1891.

Officers - Jos. A. Donohue, President; George Whittell, Vice-President; John Ed Fitzpatrick, Cashier and Secretary; John T. Dis-  
pou, Assistant Cashier.Directors - Jos. A. Donohue, Edward L. Eyre, George Whittell, R. H. Pease, Chas. de Gaulne, Joseph D. Grant, F. P. Cole, J. C. Walsh,  
Arthur J. Cairns, Thos. H. Kelly.

## Statement of June 4, 1913.

RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 1, 1912. [None.]	Combined June 1, 1912.
Loans				
Overdrafts				
Bonds and other securities				
Bank premises	82,151,825.43			84,804,724.11
Furniture and fixtures	26,141.98			29,999.95
Safe-deposit vaults	112,541.80			346,809.40
Safe-deposit boxes				
Other real estate owned	1,497.90			1,422.90
Due from other than reserve banks	3.00			30,142.21
Due from other than reserve banks	91,165.35			497,370.48
Due from reserve banks	162,870.00			
Cash on hand	663,929.84			604,982.55
Exchanges for clearing house	31,150.13			83,701.65
Checks and other cash items	4,904.55			778.78
Other assets	43,454.91			54,669.72
<b>Total</b>	<b>83,137,065.80</b>			<b>83,454,383.15</b>

LIABILITIES.

	Commercial department.	Savings department. [None.]	Combined June 1, 1912. [None.]	Combined June 1, 1912.
Capital				
Surplus				
Undivided profits, less expenses and taxes paid	8,520,000.00			865,000.00
Bills payable, including certificates of deposit representing money borrowed	200,000.00			200,000.00
Due to other banks	64,066.84			155,365.25
Due to banks, reserve deposits				
Dividends unpaid	106,321.65			180,041.01
Individual deposits subject to check				
Time certificates of deposit	1,437,161.82			1,889,750.87
Time certificates of deposit	125,946.05			19,707.26
Savings deposits	245,270.32			294,872.37
Certified checks				
Cashier's checks	48,316.62			86,128.43
State, county and municipal deposits	3,823.83			2,350.00
Postal savings deposits	37,600.00			50,000.00
Other liabilities				
<b>Total</b>	<b>83,137,065.80</b>			<b>83,454,383.15</b>



3. "HUMBOLDT SAVINGS BANK" - SAN FRANCISCO,

# ANNALS

Officers of H. Loebinger, President, W. A. Proctor, Vice President, H. C. Klevins, Cashier and Secretary, F. W. Cuneen, Assistant Cashier.  
 Directors of H. Loebinger, William H. Crocker, W. A. Proctor, H. C. Klevins, H. B. Hubbard, F. Kohn, Rudolph Hecht, J. Phillips Zimmerman.

Statement of June 4, 1913.

[illegible][illegible]

## 9. CALIFORNIA PACIFIC TITLE AND TRUST COMPANY—SAN FRANCISCO.

Incorporated February 9, 1886.

OFFICERS—E. J. McCutchen, President; Frank G. Dunn, Vice-President; A. H. Winn, Vice-President; H. P. Platt, Cashier; Murray P. Vandall, Secretary; B. S. Wilkins, Examining Attorney.  
 DIRECTORS—George W. Hind, W. Babcock, D. L. Randolph, E. H. Rixford, Ignatz Steinhart, Chas. R. Bishop, Warren Olney, Murray P. Vandall, F. G. Dunn, Robert Bruce, A. H. Winn, E. J. McCutchen, E. H. Clark, J. L. Flood, Jas. D. Phelan, George H. Mastick, Garrett W. McEnerny, John Drum.

## Statement of June 4, 1913.

RESOURCES.					
	Commercial department. [None.]	Savings department. [None.]	Trust department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$432,953 85
Overdrafts			\$477,750 00		
Bonds and other securities					
Bank premises			103,440 50		121,058 50
Furniture and fixtures			546,857 08		
Safe deposit vaults					1,798 00
Other real estate owned			35,469 47		35,801 47
Due from other than reserve banks			138,976 72		297,299 02
Due from reserve banks					
Cash on hand					
Exchanges for clearing house			1,431 16		1,497 58
Checks and other cash items			55,744 40		558,339 37
Other assets					
Totals			\$1,360,659 33		\$1,418,717 79
LIABILITIES.					
Capital					\$1,100,000 00
Surplus			110,000 00		139,025 77
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed			23,561 72		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Trust deposits					46,562 88
Postal savings deposits					
Other liabilities			127,157 61		132,589 14
Totals			\$1,360,659 33		\$1,418,717 79

NOTE.—Changed name from California Pacific Title and Trust Company to California Pacific Title Insurance Company June 18, 1913.

## 10 AND 10A. YOKOHAMA SPECIE BANK, LTD.—SAN FRANCISCO BRANCH.

Incorporated in Japan February 28, 1880.

OFFICERS—Kisaraku Mizumacki, President; Junnosuke Inouye, Esq., Vice-President; Junzo Fujiwara, Manager.

DIRECTORS—Nagatane Soma, Esq., Rivenon Kimura, Esq., Yuki Yamakawa, Esq., Tehunosuke Kawashima, Esq., Junnosuke Inouye, Esq., Kokichi Sonoda, Esq., Masunosuke Odagiri, Esq., Baron Koyata Iwasaki, Rokuro Hara, Esq.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$1,339,470 53			\$827,478 41
Overdrafts		41,359 53			
Bonds and other securities					
Bank premises					
Furniture and fixtures		22,223 92			19,906 45
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		1,116,440 33			838,326 58
Due from reserve banks		178,737 46			291,050 72
Cash on hand		124,837 55			81,628 30
Exchanges for clearing house		7,023 61			13,024 88
Checks and other cash items		1,350 00			
Other assets		4,356 72			1,671 31
Totals		\$3,035,049 25			\$2,073,086 65
LIABILITIES.					
Capital					
Surplus		\$325,400 00			\$300,000 00
Undivided profits, less expenses and taxes paid		81,250 00			75,000 00
Bills payable, including certificates of deposit representing money borrowed		24,715 09			49,844 73
Due to other banks					
Due to banks, reserve deposits		1,356,474 24			668,471 63
Dividends unpaid					
Individual deposits subject to check		215,432 96			166,531 46
Demand certificates of deposit		201,541 35			126,408 69
Time certificates of deposit		533,439 64			603,190 45
Savings deposits					
Certified checks		1,207 70			2,661 25
Cashier's checks		29,747 34			56,812 85
State, county and municipal deposits					
Postal savings deposits					
Other liabilities		27,240 93			24,105 59
Totals		\$3,035,049 25			\$2,073,086 65

NOTE.—The above statements include the business of the Los Angeles branch office.



# 11. SECURITY SAVINGS BANK—SAN FRANCISCO.

Incorporated March 4, 1871.

OFFICERS—William Babcock, President; S. L. Abbot, Vice-President, Manager and Treasurer; Edward D. Oakley, Secretary.  
 DIRECTORS—S. L. Abbot, Wm. Babcock, O. D. Baldwin, Warren D. Clark, Jas. L. Flood, Jos. D. Grant, J. A. Donohoe, L. F. Mont-  
 eagle, E. J. McCutchen, R. H. Pease, Jacob Stern, Edward D. Oakley.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LIABILITIES.</b>					
Loans	-----	-----	-----	-----	-----
Overdrafts	-----	-----	\$2,986,897 23	-----	\$3,063,348 53
Bonds and other securities	-----	-----	1,192,117 50	-----	1,220,290 00
Bank premises	-----	-----	150,000 00	-----	150,000 00
Furniture and fixtures	-----	-----	-----	-----	-----
Safe deposit vaults	-----	-----	914 37	-----	4,414 37
Other real estate owned	-----	-----	8,404 55	-----	8,212 12
Due from other than reserve banks	-----	-----	925,213 55	-----	92,381 55
Due from reserve banks	-----	-----	83,579 83	-----	82,498 09
Cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	622 32	-----	2,505 00
Checks and other cash items	-----	-----	356 31	-----	9,965 46
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$4,650,365 16	-----	\$4,636,645 92
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$500,000 00	-----	\$500,000 00
Undivided profits, less expenses and taxes paid	-----	-----	135,000 00	-----	135,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	370,549 55	-----	374,384 68
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	3,644,760 21	-----	3,608,691 43
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	55 00	-----	18,569 81
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$4,650,365 16	-----	\$4,636,645 92

## 12. FRENCH AMERICAN BANK OF SAVINGS—SAN FRANCISCO.

Incorporated February 1, 1860. (Extended for 50 years February 1, 1910.)

OFFICERS—A. Legallet, President; L. Bocqueraz, Vice-President; J. M. Dupas, Vice-President; M. Girard, Cashier; P. Bellemans, Assistant Cashier; A. Bosquet, Secretary.  
 DIRECTORS—George Beleney, J. A. Bengerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, A. Legallet, George McNear, Felix Santallier.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$873,233 74		\$4,569,343 12	\$4,181,402 41
Overdrafts	-----	869 82		869 82	1,179 08
Bonds and other securities	-----	249,533 49	972,075 59	1,221,612 08	1,294,238 59
Bank premises	-----		338,669 94	338,669 94	338,500 00
Furniture and fixtures	-----				
Safe deposit vaults	-----		45,000 00	45,000 00	45,500 00
Other real estate owned	-----	6,017 45	38,267 17	44,884 62	44,979 97
Due from other than reserve banks	-----	41,233 84		41,233 84	34,108 73
Due from reserve banks	-----	175,254 44	206,465 72	381,720 16	231,575 65
Cash on hand	-----	85,814 10	92,604 70	178,418 80	161,144 93
Exchanges for clearing house	-----	13,035 22	12,888 94	25,925 16	41,667 80
Checks and other cash items	-----	3,853 81		3,853 81	2,914 89
Other assets	-----	81,136 55		81,136 55	62,223 50
Totals	-----	\$1,530,616 46	\$5,432,994 44	\$6,963,610 90	\$5,420,490 52
LIABILITIES.					
Capital	-----	\$300,000 00	\$450,000 00	\$750,000 00	\$750,000 00
Surplus	-----	80,000 00	94,000 00	174,000 00	154,000 00
Undivided profits, less expenses and taxes paid	-----	19,175 36	177,735 47	196,910 73	180,158 62
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----	26,500 65		26,500 65	39,391 84
Due to banks, reserve deposits	-----	20,225 45		20,225 45	18,260 77
Dividends unpaid	-----		268 50	268 50	323 75
Individual deposits subject to check	-----	764,522 08		764,522 08	671,804 00
Demand certificates of deposit	-----	5,000 00		5,000 00	10,350 00
Time certificates of deposit	-----	15,830 00		15,830 00	416 00
Savings deposits	-----		4,497,938 18	4,497,938 18	4,091,665 50
Certified checks	-----	1,791 36		1,791 36	15,558 03
Cashier's checks	-----	27,093 97		27,093 97	12,573 12
State, county and municipal deposits	-----	166,824 14	184,500 00	350,824 14	300,888 22
Postal savings deposits	-----		27,636 20	27,636 20	17,471 01
Other liabilities	-----	103,663 65	836 00	104,519 65	67,565 93
Totals	-----	\$1,530,616 46	\$5,432,994 44	\$6,963,610 90	\$5,420,490 52

## 15. MUTUAL SAVINGS BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 21, 1889.

Officers—James D. Phelan, President; John A. Hooper, Vice-President; J. K. Moffitt, Vice-President and Treasurer; C. B. Hobson, Cashier; F. P. Muller, Assistant Cashier; A. E. Curtis, Assistant Secretary and Assistant Cashier; C. B. Hobson, Secretary; J. C. McKinsley and D. C. Murphy, Attorneys.  
 Directors—James D. Phelan, John A. Hooper, J. K. Moffitt, J. C. McKinsley, R. D. McElroy, Rudolph Spreckels, Chas. Holbrook, Isola V. Watt, H. O. Beatty.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 4, 1912.
Loans	-----				
Overdrafts	-----		\$5,765,198 17		\$5,217,794 11
Bonds and other securities	-----		2,753,555 91		3,008,123 38
Bank premises	-----		492,800 00		492,800 00
Furniture and fixtures	-----				
Safe deposit vaults	-----		18,000 00		
Other real estate owned	-----		12,500 27		11,000 00
Due from other than reserve banks	-----		118,914 94		19,556 13
Due from reserve banks	-----		189,061 61		77,090 11
Cash on hand	-----		42,846 30		174,401 34
Exchanges for clearing house	-----				8,809 26
Checks and other cash items	-----				3 63
Other assets	-----				
Totals	-----		\$9,824,008 20		\$9,509,607 96
LIABILITIES.					
Capital	-----				
Surplus	-----		\$500,000 00		\$400,000 00
Undivided profits, less expenses and taxes paid	-----		400,000 00		465,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		150,000 84		153,298 11
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----		8,205 99		3,553 30
Demand certificates of deposit	-----				
Time certificates of deposit	-----		8,697,556 37		8,402,456 55
Savings deposits	-----		15 00		300 00
Certified checks	-----				
Cashier's checks	-----		137,500 00		85,000 00
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$9,824,008 20		\$9,509,607 96

# 16. MARINE TRUST AND SAVINGS BANK—SAN FRANCISCO.

Incorporated November 24, 1890.

OFFICERS—G. M. Perine, President; W. H. Marston, Vice-President; J. L. Sharp, Cashier, Secretary and Treasurer; W. H. Thomas, Assistant Cashier and Assistant Secretary.  
DIRECTORS—G. M. Perine, W. H. Marston, F. N. Belgrano, L. Fishbeck, Burt L. Davis.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$111,004 61	\$244,425 07	\$556,029 68	\$458,419 59
Overdrafts					
Bonds and other securities		34,700 00		34,700 00	30,000 00
Bank premises			43,761 30	43,761 30	
Furniture and fixtures				4,842 59	6,402 59
Safe deposit vaults		4,842 59			
Other real estate owned			9,003 01	9,003 01	55,181 81
Due from other than reserve banks					8,267 03
Due from reserve banks		5,881 48	25,711 47	32,592 95	57,870 18
Cash on hand		1,479 30	5,664 05	7,143 35	7,280 17
Exchanges for clearing house			1,168 13	1,168 13	
Checks and other cash items					112 42
Other assets			310 19	310 19	
Totals		\$158,507 98	\$331,643 22	\$490,151 20	\$323,593 79
LIABILITIES.					
Capital		\$100,000 00	\$25,000 00	\$125,000 00	\$125,000 00
Surplus		23,040 00	50,000 00	73,000 00	75,000 00
Undivided profits, less expenses and taxes paid		11,448 81	4,717 95	16,165 76	10,138 60
Bills payable, including certificates of deposit representing money borrowed.					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		1,264 17		1,264 17	
Demand certificates of deposit			2,709 40	2,709 40	
Time certificates of deposit			101,148 00	101,148 00	122,173 00
Savings deposits			147,341 59	147,341 59	203,442 71
Certified checks		525 00		525 00	
Cashier's checks		20 00		20 00	
State, county and municipal deposits		20,250 00		20,250 00	27,000 00
Postal savings deposits					
Other liabilities			726 28	726 28	809 48
Totals		\$158,507 98	\$331,643 22	\$490,151 20	\$323,593 79

NOTE.—Deposit liability in commercial department transferred to Fugazi Banca Popolare Operala Italiana January 8, 1913.



## 17. COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated January 18, 1893.

OFFICERS—L. W. Hellman, Jr., President; G. Bacigalupi, Vice-President; W. H. Hartwell, Cashier and Secretary.  
 DIRECTORS—L. W. Hellman, Jr., G. Bacigalupi, G. Cuneo, W. J. DeMartini, V. Garibaldi, David E. Bacigalupi, E. N. Toledo, Jos. A. Meglaviacca, E. S. Heller.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 17, 1912.
<b>Loans</b>					
Overdrafts	-----		\$1,359,810 59		\$1,358,147 93
Bonds and other securities	-----		758,684 66		813,391 91
Bank premises	-----		99,576 78		91,576 78
Furniture and fixtures	-----		2,400 00		2,400 00
Safe deposit vaults	-----		8,000 00		8,000 00
Other real estate owned	-----		5,675 27		
Due from other than reserve banks	-----				
Due from reserve banks	-----		301,713 77		191,988 69
Cash on hand	-----		49,938 42		48,683 59
Exchanges for clearing house	-----		3,289 75		3,887 81
Checks and other cash items	-----		3,011 05		174 45
Other assets	-----				852 13
<b>Totals</b>	-----		\$2,592,030 27		\$2,527,083 29
<b>LIABILITIES.</b>					
<b>Capital</b>	-----				
Surplus	-----		\$130,000 00		\$130,000 00
Undivided profits, less expenses and taxes paid	-----		110,000 00		100,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		62,083 28		67,911 34
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----		92 04		105 59
Individual certificates of deposit	-----				
Demand certificates of deposit	-----		6,322 30		4,185 11
Time certificates of deposit	-----				
Savings deposits	-----		2,277,425 80		2,224,981 25
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----		6,126 85		
<b>Totals</b>	-----		\$2,592,030 27		\$2,527,083 29

## 18. UNION TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated February 6, 1893.

OFFICERS—Isaias W. Hellman, President; I. W. Hellman, Jr., Vice-President and Manager; Charles J. Deering, Vice-President; H. Van Loven, Cashier and Secretary; Charles de Parc, Assistant Cashier; W. C. Fife, Assistant Cashier; H. G. Larsh, Assistant Cashier; L. E. Greene, Trust Officer; Charles de Parc, Assistant Cashier.

DIRECTORS—Isaias W. Hellman, I. W. Hellman, Jr., John D. Spreckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, Wm. L. Gerstle, J. Henry Meyer, A. H. Payson, Chas. G. Lathrop, Wm. F. Herrin, E. S. Heller, Charles J. Deering.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$5,377,937 67	\$5,575,342 68		\$10,953,280 35	\$9,889,472 57
Overdrafts		6,432 82			6,432 82	5,000 08
Bonds and other securities		1,054,035 75	2,436,413 84	\$172,264 40	4,202,773 89	4,031,112 39
Bank promises		521,000 00		780,000 00	1,301,000 00	1,300,427 35
Furniture and fixtures						
Safe deposit vaults						
Other real estate owned						
Due from other than reserve banks		389,873 41			389,873 41	1,100,075 16
Due from reserve banks		3,220,088 19	1,231,968 35		4,452,056 54	6,351,727 14
Cash on hand		811,913 40	196,092 96	23 10	1,008,029 46	1,020,270 51
Exchanges for clearing house		137,009 59			137,009 59	173,416 80
Checks and other cash items		3,561 13	85 00		4,036 13	4,514 94
Other assets		574,024 76			574,024 76	498,639 46
Totals		\$12,700,326 72	\$9,439,922 83	\$952,287 50	\$23,092,537 05	\$24,440,725 00
LIABILITIES.						
Capital		\$175,000 00	\$350,000 00	\$875,000 00	\$1,300,000 00	\$1,200,000 00
Surplus		744,000 00	500,000 00	405,000 00	1,649,000 00	1,500,000 00
Undivided profits, less expenses and taxes paid		2,654 13	130,849 26	172,287 50	305,800 89	390,531 95
Bills payable, including certificates of deposit representing money borrowed						
Due to other banks		562,745 89			575,071 99	933,958 23
Due to banks, reserve deposits		1,280,599 70	12,326 10		1,292,925 80	1,399,500 97
Dividends unpaid						
Individual deposits subject to check						
Demand certificates of deposit		8,288,165 87			8,288,165 87	9,152,464 97
Time certificates of deposit		4,004 91			4,004 91	21,161 40
Savings deposits		158,351 90			158,351 90	103,000 00
Certified checks						
Cashier's checks		10,924 23			8,446,747 47	7,932,194 74
State, county and municipal deposits		68,443 69	8,446,747 47		10,924 23	134,073 43
Trust deposits		443,750 00			68,443 69	143,784 03
Postal savings deposits					443,750 00	289,000 00
Other liabilities		81,503 25				750,526 39
		580,083 24			81,503 25	
Totals		\$12,700,326 72	\$9,439,922 83	\$952,287 50	\$23,092,537 05	\$24,440,725 00

## 21. "THE MISSION BANK"—SAN FRANCISCO.

Incorporated February 7, 1903.

OFFICERS—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart F. Smith, Cashier; John S. Reardon, Assistant Cashier;  
 H. A. Taylor, Assistant Cashier.  
 DIRECTORS—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, William Babcock.

## Statement of June 4, 1913.

RESOURCES.				Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
			Commercial department.			
Loans	-----		\$1,000,836 07			\$1,088,492 58
Overdrafts	-----		3,898 30			1,529 61
Bonds and other securities	-----		191,769 39			239,120 18
Bank premises	-----		130,000 00			132,500 00
Furniture and fixtures	-----		9,318 30			12,000 00
Safe deposit vaults	-----		23,000 00			23,500 00
Other real estate owned	-----		32,000 00			32,000 00
Due from other than reserve banks	-----		24,150 65			24,279 31
Due from reserve banks	-----		203,849 19			203,891 78
Cash on hand	-----		175,055 37			148,023 02
Exchanges for clearing house	-----		38,571 43			55,584 09
Checks and other cash items	-----		1,821 28			1,405 74
Other assets	-----					
Totals	-----		\$1,892,206 38			\$2,017,256 31
LIABILITIES.				Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
			Capital			
Surplus	-----		\$200,000 00			\$200,000 00
Undivided profits, less expenses and taxes paid	-----		50,000 00			50,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		39,722 70			35,210 82
Due to other banks	-----					
Due to banks, reserve deposits	-----		5,000 00			14,184 88
Dividends unpaid	-----		12,431 92			186 70
Individual deposits subject to check	-----		316 50			
Demand certificates of deposit	-----		1,440,125 23			1,579,433 98
Time certificates of deposit	-----		10,376 00			1,840 00
Savings deposits	-----		30,100 00			27,750 00
Certified checks	-----					
Cashier's checks	-----		11,142 71			29,151 73
State, county and municipal deposits	-----		12,333 76			3,873 37
Postal savings deposits	-----		76,250 00			81,711 53
Other liabilities	-----					
Totals	-----		\$1,892,206 38			\$2,017,256 31

# 25, 25B, 25C, 25E, 25F, 25G AND 25H. BANK OF ITALY—SAN FRANCISCO.

Incorporated August 10, 1904.

OFFICERS—L. Scatena, President; A. P. Giannini, Vice-President; J. J. Fagan, Vice-President; A. H. Giannini, Vice-President; S. Guasti, Vice-President; A. Pedrini, Cashier; A. J. Ferroggiaro, Assistant Cashier; C. W. Bell, Assistant Cashier; A. A. Micheletti, Assistant Cashier; W. E. Blauer, Assistant Cashier; J. F. Cavagnaro, Secretary.

DIRECTORS—L. Scatena, A. P. Giannini, A. H. Giannini, L. D. Baigalupi, G. E. Caglieri, James Fugazi, J. J. Fagan, Geo. J. Giannini, Adolph Levy, N. A. Pellarano, J. W. McDonald, P. J. Dreher, S. B. Fugazi, P. C. Hale, L. Lagomarsino, G. Ferro, S. Guasti, W. C. Durgin, J. C. Kays, N. Pease, J. F. Grondona.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$3,388,675 08	\$5,475,323 47	\$8,863,998 55	\$5,532,157 77
Overdrafts		7,988 41		7,988 41	3,724 13
Bonds and other securities		133,936 50	2,370,000 64	2,503,937 14	1,822,855 30
Bank premises			300,614 71	300,614 71	493,757 21
Furniture and fixtures		8,501 49	33,114 45	41,615 94	28,241 45
Safe deposit vaults		71,000 00	60,388 19	131,388 19	125,938 19
Other real estate owned			73,761 79	73,761 79	75,000 00
Due from other than reserve banks		98,721 06		98,721 06	139,963 98
Due from reserve banks		513,092 89	189,006 63	702,099 52	641,957 02
Cash on hand		373,005 71	187,473 38	560,479 29	238,433 65
Exchanges for clearing house		101,522 78	30,125 48	221,648 26	97,507 45
Checks and other cash items		49,833 26	47 31	49,910 57	27,249 95
Other assets		111,692 84		111,692 84	90,522 09
Totals		\$4,950,500 02	\$8,919,989 25	\$13,870,579 27	\$9,379,411 79
LIABILITIES.					
Capital		\$500,000 00	\$610,870 00	\$1,110,870 00	\$1,000,000 00
Surplus		68,980 00	47,000 00	115,980 00	105,080 00
Undivided profits, less expenses and taxes paid		52,138 46	157,250 41	209,388 87	152,490 64
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		112,322 98		112,322 98	176,692 15
Due to banks, reserve deposits		17,551 06		17,551 06	
Dividends unpaid		299 75		299 75	212 00
Individual deposits subject to check		3,671,377 89		3,671,377 89	2,591,120 32
Demand certificates of deposit		173,447 73		173,447 73	45,980 75
Time certificates of deposit		77,116 05	98,976 74	176,092 79	34,585 05
Savings deposits			7,413,592 39	7,413,592 39	4,500,043 87
Certified checks		136,938 97		136,938 97	58,813 24
Cashier's checks		47,648 45		47,648 45	48,441 65
State, county and municipal deposits			540,000 00	540,000 00	490,500 00
Postal savings deposits		20,872 44		20,872 44	
Other liabilities		33,914 77		33,914 77	
Totals		\$4,950,500 02	\$8,919,989 25	\$13,870,579 27	\$9,379,411 79

NOTE.—The above statements include the business of the Market street, Montgomery street, San Jose, San Mateo and Los Angeles branch offices.



# 26.—MERCANTILE TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated April 18, 1899.

OFFICERS—Wm. G. Irwin, President; Henry T. Scott, Vice-President; John D. McKee, Vice-President and Cashier; W. F. Berry, Assistant Cashier and Assistant Secretary; O. Ellinghouse, Assistant Cashier and Secretary; R. M. Sims, Trust Officer; Thos. M. Peterson, Assistant Cashier and Assistant Secretary; F. O. Cooke, Assistant Cashier and Assistant Secretary; Paul McDonald, Assistant Trust Officer.  
 DIRECTORS—Wm. G. Irwin, Henry T. Scott, John D. McKee, William Babcock, Wakefield Baker, H. C. Breeden, Warren D. Clark, W. F. Detroit, F. G. Drum, Joseph D. Grant, Joseph Hyman, John Lawson, Ogdan Mills, R. H. Pease, R. D. Robbins, Mountford S. Wilson, Chas. T. Green.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department. [None.]	Trust department.	Combined June 1, 1913. [None.]	Combined June 14, 1912.
Loans			\$102,150 00		\$195,150 00
Overdrafts					
Bonds and other securities			432,608 00		556,875 00
Bank premises			525,082 35		500,000 00
Furniture and fixtures					112 65
Safe deposit vaults					
Other real estate owned					25,000 00
Due from other than reserve banks			126,019 44		1,155,677 36
Due from reserve banks					
Cash on hand					
Exchanges for clearing house					
Checks and other cash items			5,000 00		2,000 00
Other assets					
Totals			\$1,280,949 79		\$2,334,815 01
LIABILITIES.					
Capital					\$1,000,000 00
Surplus					
Undivided profits, less expenses and taxes paid			\$1,000,000 00		
Bills payable, including certificates of deposit representing money borrowed.			25,000 00		
Due to other banks			249,765 38		202,387 86
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Trust deposits					
Postal savings deposits					
Other liabilities			6,154 41		2,409 67
Totals			\$1,280,949 79		\$2,334,815 01

## 27. THE CANADIAN BANK OF COMMERCE—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter May 15, 1867.

OFFICERS—Sir Edmund Walker, President; Z. A. Lash, Esq., Vice-President; Alexander Laird, General Manager; Bruce Heathcote, Manager San Francisco Agency.

DIRECTORS—Sir Edmund Walker, Z. A. Lash, Esq., Hon. Geo. A. Cox, John Hoskin, Esq., Joseph W. Plavette, Esq., Sir John M. Gibson, A. Kinnaman, Esq., Robert Stuart, Esq., E. R. Wood, Esq., Hon. W. C. Edwards, G. F. Galt, Esq., Wm. McMaster, Esq., Wm. Purwell, Gardner Stevens, A. C. Flumerfelt, George C. Foster, Chas. Colby, G. W. Allen, H. J. Fuller, F. P. Jones, Lyman Melvin Jones, Alexander Laird, Esq.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$3,424,525 19			\$4,137,610 48
Overdrafts	19,658 98			36,153 70
Bonds and other securities	112,440 63			70,297 19
Bank premises				
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	100,000 00			100,000 00
Due from other than reserve banks	367,355 72			575,879 94
Due from reserve banks	726,380 61			620,015 31
Cash on hand	369,465 87			485,989 80
Exchanges for clearing house	65,667 60			148,503 02
Checks and other cash items	2,512 87			3,490 95
Other assets	609,263 70			3,125 00
Totals	\$5,877,451 20			\$6,179,037 61
LIABILITIES.				
Capital	\$750,000 00			\$750,000 00
Surplus				
Undivided profits, less expenses and taxes paid	15,492 37			
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks	1,299,539 59			1,679,786 77
Due to banks, reserve deposits	57,521 37			73,701 66
Dividends unpaid				
Individual deposits subject to check	2,682,631 75			3,142,758 88
Demand certificates of deposit	4,646 65			10,900 00
Time certificates of deposit	195,718 27			497,118 78
Savings deposits				
Certified checks	23,895 40			94,827 18
Cashier's checks	4,789 92			29,874 94
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	843,865 88			
Totals	\$5,877,451 20			\$6,179,037 61

## 30 AND 30A. INTERNATIONAL BANKING CORPORATION—SAN FRANCISCO BRANCH.

Incorporated June 14, 1901, under laws of the State of Connecticut.

OFFICERS—Thos. H. Hubbard, Chairman; James S. Fearon, Vice-President; H. T. S. Green, President and General Manager; John Hubbard, Treasurer; E. W. Wilson, Local Manager; Alexander & Green, Counsel.  
 DIRECTORS—Chas. B. Alexander, Jules S. Bache, Guy Cary, Minor C. Keith, Haley Fiske, H. T. S. Green, Lionel Hagenauers, John R. Hageman, Wm. G. Henshaw, Erskine Hewitt, John Hubbard, Thos. H. Hubbard, Colgate Hoyt, Henry P. McIntosh, George H. Macy, Pierre Mall, Wm. Barclay Parsons, Allen W. Paige, Frank P. Frazier, William Salomon, Hermann Seilken, Wm. H. Taylor, Sir Wm. C. Van Horne, Valentine P. Snyder, J. G. White.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1913.
Loans		\$1,951,615 04			\$2,526,952 08
Overdrafts		22,743 13			10,817 61
Bonds and other securities		181,629 50	\$243,770 60	\$2,495,385 04	404,278 86
Bank premises			276,716 00	458,345 50	
Furniture and fixtures					
Safe deposit vaults					10,976 98
Other real estate owned		1,969 10		1,939 10	1,800 00
Due from other than reserve banks		32,504 81		32,504 81	51,823 30
Due from reserve banks		154,433 34	40,135 81	194,569 15	303,033 83
Cash on hand		277,886 90	12,528 63	290,335 53	234,893 48
Exchanges for clearing house		96,403 50		96,403 50	120,353 27
Checks and other cash items		108,979 51	891 70	109,871 21	110,948 14
Other assets		158,532 08		158,532 08	6,891 75
Totals		\$2,986,636 91	\$874,042 74	\$3,860,679 65	\$3,791,774 30
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid		\$350,000 00	\$100,000 00	\$450,000 00	\$425,000 00
Bills payable, including certificates of deposit representing money borrowed		5,336 04	13,279 82	18,615 86	15,269 83
Due to other banks					
Due to banks, reserve deposits		505,804 65		505,804 65	874,042 28
Dividends unpaid					
Individual deposits subject to check		1,631,484 08		1,631,484 08	1,481,752 36
Demand certificates of deposit		12,871 93		12,871 93	10,425 63
Time certificates of deposit		229,166 91		229,166 91	253,923 90
Savings deposits			760,762 92		598,723 87
Certified checks		18,678 66		18,678 66	17,724 18
Cashier's checks		50,098 08		50,098 08	29,072 77
State, county and municipal deposits		77,500 00		77,500 00	86,000 00
Postal savings deposits					
Other liabilities					
Totals		\$2,986,636 91	\$874,042 74	\$3,860,679 65	\$3,791,774 30

NOTE.—The above statements include the business of the Fillmore street branch office.

# 31 AND 31A. ITALIAN AMERICAN BANK—SAN FRANCISCO.

Incorporated March 16, 1899.

OFFICERS—Andrea Sbarboro, President; C. H. Crocker, Vice-President; A. E. Sbarboro, Cashier, Secretary and Treasurer; R. A. Sbarboro, Assistant Cashier.  
DIRECTORS—Andrea Sbarboro, L. Boitano, L. DeMartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, E. A. Rossi, C. H. Crocker.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 14, 1913.	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts	-----	\$958,966 64	\$2,482,551 84	\$3,391,218 48	\$3,028,697 80
Bonds and other securities	-----	916 98	-----	916 98	7,516 86
Bank premises	-----	402,228 81	485,387 57	887,616 38	887,042 91
Furniture and fixtures	-----	65,000 00	-----	415,000 00	415,000 00
Safe deposit vaults	-----	-----	63,213 41	63,213 41	63,213 41
Other real estate owned	-----	1,126 28	-----	20,233 71	21,393 81
Due from other than reserve banks	-----	78,070 20	19,107 43	78,070 20	112,126 39
Due from reserve banks	-----	221,242 15	137,029 92	358,272 07	322,686 28
Cash on hand	-----	86,355 15	91,493 26	178,288 41	296,656 66
Exchanges for clearing house	-----	33,375 13	-----	33,375 93	332,407 58
Checks and other cash items	-----	3,532 00	-----	3,552 60	3,592 90
Other assets	-----	34,185 49	-----	34,185 49	42,130 64
<b>Totals</b>	-----	\$1,885,320 23	\$3,579,223 43	\$5,464,543 66	\$5,392,435 24
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus	-----	\$470,000 00	\$280,000 00	\$750,000 00	\$750,000 00
Undivided profits, less expenses and taxes paid	-----	120,000 00	70,000 00	190,000 00	190,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	29,324 44	41,081 25	70,605 69	59,136 93
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	11,462 35	-----	11,462 53	14,480 09
Dividends unpaid	-----	63,065 45	-----	63,065 45	41,756 31
Individual deposits subject to check	-----	405 00	-----	405 00	780 00
Demand certificates of deposit	-----	858,380 00	-----	858,380 00	874,038 58
Time certificates of deposit	-----	12,950 22	-----	12,950 22	15,795 93
Savings deposits	-----	13,325 00	-----	13,325 00	34,348 99
Certified checks	-----	-----	\$3,188,084 80	3,188,084 80	2,790,986 54
Cashier's checks	-----	4,875 08	-----	4,875 68	304,024 57
State, county and municipal deposits	-----	1,919 92	-----	1,919 92	3,560 82
Postal savings deposits	-----	242,003 10	-----	242,003 10	220,000 00
Other liabilities	-----	18,653 72	-----	18,653 72	7,469 29
	-----	38,014 99	57 38	38,072 37	45,197 19
<b>Totals</b>	-----	\$1,885,320 23	\$3,579,223 43	\$5,464,543 66	\$5,392,435 24

NOTE.—The above statements include the business of the Columbus avenue branch office.



### 35. THE MISSION SAVINGS BANK—SAN FRANCISCO.

Incorporated August 3, 1906.

OFFICERS—James Rolph, Jr., President; E. W. Hopkins, Vice-President; DeWitt C. Treat, Cashier and Treasurer; Stuart F. Smith, Secretary.  
DIRECTORS—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, George L. Center, Wm. H. Crim, George A. Pope.

#### Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$1,319,195 29		\$1,016,227 78
Overdrafts				
Bonds and other securities		900,588 69		229,940 00
Bank premises		171,091 68		172,116 68
Furniture and fixtures		22,189 64		23,189 64
Safe deposit vaults				
Other real estate owned		1,847 37		2,379 70
Due from other than reserve banks				
Due from reserve banks		71,802 25		77,100 80
Cash on hand		36,176 97		26,542 24
Exchanges for clearing house				
Checks and other cash items		1,040 00		391 00
Other assets				
Totals		\$1,923,441 89		\$1,547,897 83
LIABILITIES.				
Capital				
Surplus		\$209,030 00		\$200,000 00
Undivided profits, less expenses and taxes paid		2,000 00		
Bills payable, including certificates of deposit representing money borrowed		34,672 77		33,539 97
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Individual certificates of deposit				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		1,638,933 97		1,314,357 80
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		46,500 00		
Other liabilities		1,335 15		
Totals		\$1,923,441 89		\$1,547,897 83

NOTE.—Mission street branch office voluntarily closed October 25, 1912.

## 36 AND 36A. "FUGAZI BANCA POPOLARE OPERAIA ITALIANA"—SAN FRANCISCO.

Incorporated November 3, 1906.

OFFICERS—J. F. Fugazi, President; F. N. Belgrano, Vice-President and Cashier; George M. Perine, Vice-President; L. G. Bonzogni, Manager Oakland branch; A. Friant, Assistant Cashier; K. T. Soracco, Secretary; Antonio Laiolo, Treasurer.  
 DIRECTORS—J. F. Fugazi, F. N. Belgrano, George M. Perine, C. Soracco, A. Laiolo, Dr. Camillo Barsotti.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$238,780 03	\$2,845,445 50	\$3,144,225 53	\$2,500,979 49
Overdrafts		6,494 18		6,494 18	254 58
Bonds and other securities		557 61	276,138 83	276,696 44	283,334 33
Bank premises			233,420 36	233,420 36	161,020 28
Furniture and fixtures					5,000 00
Safe deposit vaults					
Other real estate owned		18,933 03	126,029 21	145,862 24	110,908 80
Due from other than reserve banks		91,416 22	139,547 14	230,963 36	291,528 09
Due from reserve banks		44,335 71	85,016 50	130,252 21	75,695 91
Cash on hand		1,914 40		1,914 40	15,094 04
Exchanges for clearing house		822 84	1,332 77	2,155 61	1,457 34
Checks and other cash items			1,226 29	3,143 45	1,584 28
Other assets		2,917 17			
Totals		\$466,171 19	\$3,758,956 60	\$4,225,127 79	\$3,509,847 14
LIABILITIES.					
Capital		\$50,000 00	\$306,100 00	\$356,100 00	\$314,000 00
Surplus		17,000 00	30,900 00	47,900 00	21,460 00
Undivided profits, less expenses and taxes paid		12,679 89	40,994 59	53,674 48	47,840 54
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		4,772 60		4,772 60	7,150 54
Due to banks, reserve deposits		6,069 50		6,069 50	
Dividends unpaid		1,060 00	58 00	1,058 00	67 50
Individual deposits subject to check		345,362 61		345,362 61	376,987 82
Demand certificates of deposit		17,693 00		17,694 00	11,483 00
Time certificates of deposit		100 00		33,000 00	7,502 60
Savings deposits			3,348,004 61	3,348,004 61	2,708,000 84
Certified checks		9,473 00		9,473 00	5,303 05
Cashier's checks		2,011 10		2,011 10	
State, county and municipal deposits					8,846 25
Postal savings deposits					
Other liabilities					
Totals		\$466,171 19	\$3,758,956 60	\$4,225,127 79	\$3,509,847 14

NOTE.—The above statements include the business of the Oakland branch office.

## 38. PORTUGUESE AMERICAN BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 29, 1905.

Officers—J. A. Silveira, President; John Enos, Vice-President; Jose Baptista, Vice-President; V. L. de Figueiredo, Cashier; A. R. Thomas, Assistant Cashier; Jose Rafael, Assistant Cashier; V. L. de Figueiredo, Secretary and Treasurer.

Directors—A. Avila, Jose Baptista, John Enos, J. J. Enos, A. F. Nunes, J. M. Santana, B. Sherry, J. A. Silveira, M. S. Freitas, J. B. Mandonco, M. M. Enos.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$452,149 41	\$673,298 08	\$1,125,357 49	\$1,067,571 18
Overdrafts		2,099 51		2,099 51	1,391 52
Bonds and other securities		91,377 08	30,000 00	121,377 08	124,477 08
Bank premises			100,000 00	100,000 00	100,000 00
Furniture and fixtures			8,500 00	8,500 00	8,500 00
Safe deposit vaults			5,400 00	5,400 00	3,500 00
Other real estate owned					4,000 00
Due from other than reserve banks		21,122 14		21,122 14	11,679 99
Due from reserve banks		55,457 36	30,697 38	85,554 74	110,742 97
Cash on hand		36,944 99	16,186 89	53,131 79	58,703 79
Exchanges for clearing house					
Checks and other cash items		550 89		550 90	
Other assets					389 77
Totals		\$600,204 39	\$863,332 26	\$1,523,633 65	\$1,490,956 30
LIABILITIES.					
Capital		\$500,000 00		\$500,000 00	\$500,000 00
Surplus		25,500 00	40,000 00	35,000 00	35,000 00
Undivided profits, less expenses and taxes paid		2,636 31	14,228 12	16,324 73	17,293 56
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits		11,407 65	11,407 65	11,407 65	18,311 91
Dividends unpaid		34,406 51	34,406 51	34,406 51	43,471 54
Individual deposits subject to check		108 00	108 00	108 00	150 00
Demand certificates of deposit		242,034 82	242,034 82	242,034 82	266,188 34
Time certificates of deposit		83,323 15		83,323 15	12,461 65
Savings deposits			734,664 11	734,664 11	605,305 19
Certified checks		6,394 65		6,394 65	40,473 21
Cashier's checks					17,323 36
State, county and municipal deposits		51,000 00		51,000 00	68,000 00
Postal savings deposits					
Other liabilities					
Totals		\$600,204 39	\$863,332 26	\$1,523,633 65	\$1,490,956 30

# 40. FIRST FEDERAL TRUST COMPANY—SAN FRANCISCO.

Incorporated August 23, 1907.

OFFICERS—Rudolph Spreckels, President; James K. Lynch, Vice-President; Clinton E. Worden, Vice-President; James K. Moffitt, Vice-President; Joseph G. Hooper, Manager; J. H. Skinner, Secretary and Cashier; R. E. Pardow, Assistant Secretary; M. R. Clark, Assistant Cashier.  
 DIRECTORS—Rudolph Spreckels, James K. Lynch, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, John H. Skinner, John A. Hooper, Thos. Jennings, Walter S. Martin, S. G. Murphy, Jas. D. Phelan, M. L. Requa, John W. Van Bergen, Kolia V. Watt, George Whittell.

## Statement of June 4, 1913.

RESOURCES.					Trust department.	Savings department. [None.]	Commercial department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----							\$2,105,115 12	\$2,024,390 28
Overdrafts	-----								
Bonds and other securities	-----							788,919 19	763,838 95
Bank premises	-----							2,000,000 00	2,000,000 00
Furniture and fixtures	-----								
Safe deposit vaults	-----								
Other real estate owned	-----							15,297 36	1,117 32
Due from other than reserve banks	-----							640,381 35	408,031 24
Due from reserve banks	-----							291,383 94	255,887 57
Cash on hand	-----								843 50
Exchanges for clearing house	-----								2,793 12
Checks and other cash items	-----							430 50	
Other assets	-----								
Totals	-----							\$5,901,527 46	\$5,457,521 98
LIABILITIES.					Trust department.	Savings department. [None.]	Commercial department.	Combined June 4, 1913.	Combined June 14, 1912.
Capital	-----							\$1,500,000 00	\$1,500,000 00
Surplus	-----							30,000 00	10,000 00
Undivided profits, less expenses and taxes paid	-----							253,562 46	164,327 08
Bills payable, including certificates of deposit representing money borrowed	-----								500,000 00
Due to other banks	-----							75,333 53	
Due to banks, reserve deposits	-----							324,995 65	320,226 54
Dividends unpaid	-----								
Individual deposits subject to check	-----							890,876 83	692,122 07
Demand certificates of deposit	-----							21,770 69	1,204 45
Time certificates of deposit	-----							331,861 76	528,318 87
Savings deposits	-----							1,735,998 14	1,519,783 40
Certified checks	-----								
Cashier's checks	-----								
State, county and municipal deposits	-----							166,594 15	120,250 00
Trust deposits	-----							14,177 95	6,750 25
Postal savings deposits	-----								
Other liabilities	-----							56,356 30	94,539 31
Totals	-----							\$5,901,527 46	\$5,457,521 98



## 41. CANTON BANK—SAN FRANCISCO.

Incorporated October 1, 1907.

OFFICERS—Look Tin Eli, President; Lew Hing, Vice-President; Yee Dan Young, Assistant Secretary; I. P. Allen, Manager; E. V. Spiganovich, Cashier; Chun Kew, Secretary.  
 DIRECTORS—Look Tin Eli, Look Poong Shan, Lew Hing, Lew Hee Gang, Tom Yuen, Yee Dan Young, Fong Chung Hing, Ng Hee Wing, Lee Dock War, Fung Hang, Chun Kew, Hoo Jansen, Sear Way Loo, Tom King Deg, Lee Tong Fong, Him Yok Gee, Mark Thue, Gee Yonir Dang, Chin Yuen Yee.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$84,417 58
Overdrafts		\$503,763 95			
Bonds and other securities		759 56			984 89
Bank premises		195,785 08			191,047 58
Furniture and fixtures					
Safe deposit vaults		4,304 08			5,380 08
Other real estate owned		1,960 67			2,073 67
Due from other than reserve banks					
Due from reserve banks		486 50			56,101 67
Cash on hand		86,481 07			288,051 27
Exchanges for clearing house		65,135 10			81,984 30
Checks and other cash items		5,839 01			4,502 81
Other assets		303 40			302 80
		11,021 17			8,011 04
Totals		\$875,830 59			\$1,107,927 69
LIABILITIES.					
Capital					\$123,650 00
Surplus		\$123,650 00			1,098 31
Undivided profits, less expenses and taxes paid		1,840 11			14,348 57
Bills payable, including certificates of deposit representing money borrowed		23,495 44			
Due to other banks					
Due to banks, reserve deposits		94,389 62			308,053 53
Dividends unpaid					
Individual deposits subject to check		646 00			1,498 00
Demand certificates of deposit		213,812 83			285,779 20
Time certificates of deposit		32,641 85			81,768 75
Savings deposits		344,407 93			329,024 49
Certified checks					
Cashier's checks		4,451 01			1,218 00
State, county and municipal deposits		6,515 75			4,618 10
Postal savings deposits					
Other liabilities					6,870 74
Totals		\$875,830 59			\$1,107,927 69

# 43 AND 43A. ANGLO-CALIFORNIA TRUST COMPANY—SAN FRANCISCO.

Incorporated April 12, 1909.

OFFICERS—M. Fleishacker, President; H. Fleishacker, Vice-President; J. W. Lillenthal, Vice-President; T. C. Tognazzini, Vice-President; Chas. F. Leege, Vice-President; J. F. Ouer, Cashier and Treasurer; F. V. Vollmer, Assistant Cashier; J. C. Mearns, Assistant Cashier; M. P. Lillenthal, Secretary; Grant Cordrey, Trust Officer and Assistant Secretary.  
 DIRECTORS—George I. Cochran, H. Fleishacker, M. Fleishacker, S. Greenebaum, Mark L. Gerstle, C. Frederick Kohl, Chas. F. Leege, J. W. Lillenthal, E. R. Lillenthal, J. J. Mack, Chas. C. Moore, Gavin McNab, Warren R. Porter, R. D. Robbins, Adolfo Stahl, T. C. Tognazzini, P. Zimmerman.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$3,844,555 80	\$2,652,580 62	\$190,000 00	\$6,687,146 42	\$4,543,339 75
Overdrafts		12,000 66			12,000 66	28,295 65
Bonds and other securities		545,226 40	984,477 50	146,235 00	1,675,938 90	1,351,707 50
Bank premises			100,000 00		100,000 00	100,000 00
Furniture and fixtures		10,000 00				15,000 00
Safe deposit vaults						
Other real estate owned						10,000 00
Due from other than reserve banks		324,014 92		29,595 20	363,601 12	401,997 01
Due from reserve banks		628,263 59	364,703 95		992,967 54	1,105,251 29
Cash on hand		398,586 39	82,206 85	6,116 22	486,908 93	443,027 14
Exchanges for clearing house		201,688 51	97 85		201,785 86	263,347 81
Checks and other cash items		9,349 21		251 50	9,600 71	54,996 48
Other assets		91,488 08	76,119 58		167,607 66	180,127 99
Totals		\$1,075,763 36	\$4,320,195 35	\$372,198 92	\$10,768,157 63	\$8,556,790 62
LIABILITIES.						
Capital		\$1,000,000 00	\$200,000 00	\$300,000 00	\$1,500,000 00	\$1,500,000 00
Surplus		100,000 00	200,000 00		300,000 00	150,000 00
Bills payable, less expenses and taxes paid		84,600 92	65,786 73	42,463 82	193,911 50	271,171 03
Due to other banks						
Due to banks, reserve deposits		169,475 50			169,475 50	207,488 13
Dividends unpaid		1,185,594 68			1,185,594 68	1,063,076 81
Individual certificates of deposit		423 00			423 00	
Demand certificates of deposit		2,736,502 19			2,736,502 19	3,111,644 83
Time certificates of deposit		4,667 47			4,667 47	9,144 64
Savings deposits		316,241 85			316,241 95	540,988 53
Certified checks		18,224 65	3,613,237 58		3,613,237 58	1,008,014 93
Cashier's checks		23,027 75	1,999 25		18,224 65	59,373 21
State, county and municipal deposits		346,000 00			25,027 00	21,618 66
Trust deposits					345,000 00	421,000 00
Postal savings deposits				29,735 10	29,735 10	41,854 98
Other liabilities		80,945 22	238,171 79		328,117 01	161,414 82
Totals		\$3,075,763 36	\$4,320,195 35	\$372,198 92	\$10,768,157 63	\$8,556,790 62

NOTE.—The above statements include the business of Sixteenth and Mission street branch office.

## 45. "THE STOCKTON SAVINGS AND LOAN SOCIETY"—STOCKTON.

Incorporated August 13, 1867.

OFFICERS—R. E. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Cashier, Secretary and Treasurer; Horace Vincent, Assistant Cashier; T. H. Hefferman, Assistant Cashier.  
 DIRECTORS—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. H. Orr, J. F. Peters, Frank A. West, Albert Minahan, John A. Inglis, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, Chas. J. Haas, Wm. Steinbeck.

## Statement of June 4, 1913.

RESOURCES.				Combined June 14, 1912.
	Commercial department.	Savings department.	Combined June 4, 1913.	
<b>LOADS</b>				
Overdrafts	\$784,984 15	\$3,163,878 83	\$3,948,812 98	\$3,493,158 07
Bonds and other securities	4,110 90		4,110 90	
Bank premises	185,118 03	106,338 05	291,456 08	359,555 85
Furniture and fixtures		267,500 00	267,500 00	272,000 00
Safe deposit vaults		15,000 00	15,000 00	15,000 00
Safe deposit owned		14,500 00	14,500 00	14,945 99
Other real estate owned		11,172 62	11,172 62	13,955 47
Due from other than reserve banks	91,343 89	2,268 41	96,612 30	26,343 94
Due from reserve banks	38,438 72	190,870 70	249,309 42	293,035 22
Cash on hand	102,642 55	75,221 89	177,864 44	174,953 32
Exchanges for clearing house	19,238 49	312 03	19,550 52	
Checks and other cash items	1,330 39		1,330 39	13,718 97
Other assets		3,738 79	3,738 79	
Totals	\$1,250,117 61	\$3,850,862 52	\$5,100,980 13	\$4,902,163 99
<b>LIABILITIES.</b>				
Capital				
Surplus	\$225,000 00	\$275,000 00	\$500,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid	56,250 00	73,750 00	130,000 00	125,000 00
Bills payable, including certificates of deposit representing money borrowed	27,082 15	99,953 73	126,995 88	121,894 56
Due to other banks				
Due to banks, reserve deposits	12,989 67		12,989 67	11,968 73
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	746,178 32		746,178 32	587,990 91
Time certificates of deposit	136,522 67		136,522 67	112,479 46
Savings deposits				
Certified checks		3,335,548 79	3,335,548 79	3,159,955 93
Cashier's checks	1,194 80		1,194 80	2,545 10
State, county and municipal deposits				
Postal savings deposits	45,000 00	60,000 00	111,600 00	81,000 00
Other liabilities				
Totals	\$1,250,117 61	\$3,850,862 52	\$5,100,980 13	\$4,902,163 99

## 46. OAKLAND BANK OF SAVINGS—OAKLAND.

Incorporated August 21, 1867.

OFFICERS—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; Henry Rogers, Vice-President; J. Y. Eccleston, Cashier and Secretary; Samuel Breck, Assistant Cashier; F. A. Allardt, Assistant Cashier; Leslie F. Rice, Assistant Cashier; A. W. Moore, Assistant Cashier; Jas. A. Thomson, Assistant Secretary; A. E. Caldwell, Assistant Secretary and Treasurer.

DIRECTORS—W. W. Garthwaite, Wm. B. Dunning, Henry Rogers, J. Y. Eccleston, A. Borland, A. H. Breed, Geo. H. Collins, Horace Davis, J. P. Edoff, Jas. K. Moffitt.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$1,896,370 42	\$12,683,228 56		\$14,579,598 98	\$13,529,034 30
Overdrafts		9,377 29			9,377 29	18,446 67
Bonds and other securities		814,889 92	5,690,514 83	\$249,634 59	6,725,039 34	6,640,795 35
Bank premises			1,075,000 00		1,075,000 00	890,000 00
Furniture and fixtures						
Safe deposit vaults						
Other real estate owned			2,975 06		2,975 06	2,839 61
Due from other than reserve banks		65,765 61		75,553 57	141,320 18	525,718 70
Due from reserve banks		585,760 64	863,284 43		1,449,045 07	1,133,545 50
Cash on hand		445,417 16	397,116 38	1,279 81	843,813 35	823,788 07
Exchanges for clearing house		73,319 48			73,319 48	58,442 83
Checks and other cash items		101,060 61		19 87	101,080 48	56,728 64
Other assets		73,181 10	1 00	55 80	73,237 90	
Totals		\$4,065,143 23	\$20,682,120 26	\$226,543 64	\$25,073,807 13	\$23,699,339 67
LIABILITIES.						
Capital		\$250,000 00	\$700,000 00	\$200,000 00	\$1,150,000 00	\$1,150,000 00
Surplus		600,000 00	375,000 00	50,000 00	1,025,000 00	936,000 00
Undivided profits, less expenses and taxes paid		27,133 16	332,373 10	6,331 33	365,840 59	341,723 16
Bills payable, including certificates of deposit representing money borrowed						
Due to other banks						
Due to banks, reserve deposits		151,522 25			151,522 25	136,447 69
Dividends unpaid		270 00			270 00	20 00
Individual certificates of deposit		2,672,725 80			2,672,725 80	2,495,234 25
Demand certificates of deposit		227,117 42			227,117 42	283,987 47
Time certificates of deposit						
Savings deposits			18,712,747 16		18,712,747 16	17,576,830 18
Certified checks						
Cashier's checks		17,382 29			17,382 29	8,799 00
State, county and municipal deposits		94,036 45			94,036 45	90,409 83
Trust deposits		23,689 82	562,000 00		585,689 82	559,182 20
Postal savings deposits						71,692 89
Other liabilities		1,203 04		70,212 31	71,415 35	
Totals		\$4,035,143 23	\$20,682,120 26	\$226,543 64	\$25,073,807 13	\$23,699,339 67



## 48. "THE SAN JOAQUIN VALLEY BANK"—STOCKTON.

Incorporated March 26, 1868.

OFFICERS—Joseph Pyfe, President; Dr. J. D. Young, Vice-President; R. B. Teedy, Cashier, Treasurer and Secretary; J. R. Koch, Assistant Cashier; F. W. Wurster, Assistant Cashier; J. C. Keys, Assistant Cashier.  
 DIRECTORS—Joseph Pyfe, J. D. Young, R. C. Minor, Henry W. Earle, A. A. Smallfield, L. J. Wagner, W. E. Elliott, W. G. Wallace, A. M. Noble.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912.
Loans		\$1,441,296 26	\$2,323,847 31	\$3,765,143 57	\$3,407,298 55
Overdrafts		682 13		682 13	245 33
Bonds and other securities		29,227 53	215,920 00	245,147 53	219,137 43
Bank premises			104,000 00	104,000 00	104,000 00
Furniture and fixtures			5,000 00	5,000 00	7,000 00
Safe deposit vaults					10,350 00
Other real estate owned		6,814 62	4,080 42	4,080 42	5,539 09
Due from other than reserve banks		153,898 68	56,061 37	209,960 05	302,639 41
Due from reserve banks		138,883 10	61,253 00	200,136 10	133,322 95
Cash on hand		16,714 13		16,714 13	10,008 04
Exchanges for clearing house		4,235 90		4,235 90	1,936 66
Checks and other cash items					
Other assets					
Totals		\$1,791,672 35	\$2,770,162 10	\$4,561,834 45	\$4,351,498 28
LIABILITIES.					
Capital		\$164,300 00	\$100,000 00	\$264,300 00	\$264,300 00
Surplus		105,700 00	150,000 00	255,700 00	230,000 00
Undivided profits, less expenses and taxes paid		118,323 94	75,045 36	193,369 30	199,293 39
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		5,809 63		5,809 63	12,583 52
Due to banks, reserve deposits		31,991 20		31,991 20	
Dividends unpaid					
Individual deposits, subject to check		1,150,748 86		1,150,748 86	1,243,105 28
Demand certificates of deposit		209,216 88		209,216 88	145,930 00
Time certificates of deposit			68,940 68	68,940 68	80,480 63
Savings deposits		5,002 94	2,307,328 05	2,307,328 05	2,120,359 48
Cashier's checks		125 00		125 00	
State, county and municipal deposits					
Postal savings deposits		73 90		73 90	47,000 00
Other liabilities					7,832 98
Totals		\$1,791,672 35	\$2,770,162 10	\$4,561,834 45	\$4,351,498 28

## 49. "THE BANK OF WOODLAND"—WOODLAND.

Incorporated November 19, 1868.

OFFICERS—J. L. Stephens, President; C. Q. Nelson, Vice-President; J. H. Willoughby, Secretary and Cashier; F. W. Stephens, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—C. Q. Nelson, C. M. Farris, J. L. Harlan, L. H. Stephens, J. L. Stephens, J. R. Griffin, G. W. Gray.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$1,110,349 49			\$1,042,483 86
Overdrafts	217 93			1,013 81
Bonds and other securities	296,979 35			304,129 85
Bank premises	24,000 00			15,000 00
Furniture and fixtures	14,915 85			14,915 85
Safe deposit vaults				
Other real estate owned	65,989 67			137,489 35
Due from other than reserve banks	20,187 48			7,027 03
Due from reserve banks	69,522 51			48,841 97
Cash on hand	39,635 65			33,656 43
Exchanges for clearing house				
Checks and other cash items	1,985 12			1,028 85
Other assets				1,432 15
Totals	\$1,643,784 05			\$1,607,618 65
LIABILITIES.				
Capital	\$402,100 00			\$392,100 00
Surplus	240,525 00			240,525 00
Undivided profits, less expenses and taxes paid	69,783 59			32,953 25
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits	939 70			773 59
Dividends unpaid				
Individual deposits subject to check	14,620 00			
Demand certificates of deposit	326,797 74			332,100 93
Time certificates of deposit	17,706 63			21,212 05
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	11,311 39			17,953 83
Postal savings deposits				
Other liabilities				
Totals	\$1,643,784 05			\$1,607,618 65

## 50. UNION SAVINGS BANK—OAKLAND.

Incorporated June 17, 1869.

OFFICERS—W. G. Henshaw, President; Victor H. Metcalf, Vice-President and Manager; Chas. T. Rodolph, Vice-President and Assistant Manager; A. E. H. Cramer, Cashier, Secretary and Treasurer; L. E. Boardman, Assistant Cashier; C. F. Gorman, Assistant Cashier; M. H. Baker, Assistant Secretary.

DIRECTORS—Wm. G. Henshaw, Victor H. Metcalf, Chas. T. Rodolph, W. H. Bissell, Jos. R. Knowland, H. J. Knowles, P. C. Black.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$692,285 78	\$3,449,022 38	\$4,141,308 16	\$3,842,828 80
Overdrafts		511 34		511 34	544 01
Bonds and other securities		254,161 80	623,022 25	877,184 05	853,613 65
Bank premises			407,816 45	407,816 45	407,816 45
Furniture and fixtures			5,000 00	5,000 00	
Safe deposit vaults					
Safe deposit estate owned			44,321 21	44,321 21	12,235 97
Due from other than reserve banks		171,273 66	338,237 00	509,510 66	417,387 80
Due from reserve banks		97,823 90	92,889 45	190,713 35	157,464 94
Cash on hand		23,000 87		23,000 87	16,888 76
Exchanges for clearing house		5,005 50		5,005 50	007 74
Checks and other cash items		4,248 66		4,248 66	4,007 41
Other assets					
Totals		\$1,250,111 57	\$4,900,858 74	\$6,210,970 31	\$5,714,045 53
LIABILITIES.					
Capital		\$100,000 00	\$200,000 00	\$300,000 00	\$300,000 00
Surplus		200,000 00	300,000 00	500,000 00	375,000 00
Undivided profits, less expenses and taxes paid		50,421 30	149,033 84	199,455 14	280,801 34
Bills payable, including certificates of deposit representing money borrowed.					
Due to other banks		114,396 31		114,396 31	51,371 17
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		583,570 40	700 00	584,270 40	216 95
Demand certificates of deposit		6,238 19		6,238 19	556,805 03
Time certificates of deposit					4,023 10
Savings deposits			4,284,186 15	4,284,186 15	4,010,193 72
Certified checks		3,808 17		3,808 17	3,484 04
Cashier's checks		3,553 87		4,288 62	6,803 23
State, county and municipal deposits		120,000 00	25,000 00	145,000 00	121,535 00
Postal savings deposits		62,646 03		62,646 03	
Other liabilities		5,401 80	50 00	5,451 80	
Totals		\$1,250,111 57	\$4,900,858 74	\$6,210,970 31	\$5,714,045 53

## 51. "SANTA CRUZ BANK OF SAVINGS AND LOAN"—SANTA CRUZ.

Incorporated March 10, 1870.

OFFICERS—Wm. T. Jeter, President; H. F. Kron, Vice-President; F. J. Hoffmann, Cashier, Secretary and Treasurer; Ed Daubenbiss, Assistant Cashier; U. M. Thompson, Assistant Cashier.

DIRECTORS—Wm. T. Jeter, H. F. Kron, H. E. Irish, Wm. T. Sesnon, W. H. Lamb, F. H. Davis, F. J. Hoffmann.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$1,074,455 40		\$893,946 55
Overdrafts					
Bonds and other securities			131,610 05		149,859 55
Bank premises			46,240 00		45,870 29
Furniture and fixtures			9,420 00		9,728 28
Safe deposit vaults			1,000 00		1,000 00
Other real estate owned					17,986 00
Due from other than reserve banks			5,710 05		5,606 34
Due from reserve banks			67,121 00		125,900 30
Cash on hand			38,803 81		27,598 11
Exchanges for clearing house					
Checks and other cash items					
Other assets			1,000 00		
Totals			\$1,375,360 32		\$1,277,545 42
LIABILITIES.					
Capital			\$100,000 00		\$100,000 00
Surplus			31,500 00		31,000 00
Undivided profits, less expenses and taxes paid			7,304 71		10,556 09
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits			36 75		35 25
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			1,236,528 86		1,132,904 08
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$1,375,360 32		\$1,277,545 42



## 52. SANTA ROSA BANK—SANTA ROSA.

Incorporated August 31, 1870.

OFFICERS—Glenn E. Murdock, President; R. W. Peterson, Vice-President; E. C. Merritt, Cashier and Secretary; O. H. Reeve, Assistant Cashier; G. W. Palmer, Assistant Cashier.  
 DIRECTORS—R. W. Peterson, W. H. Lee, Thomas Maclay, W. H. Early, F. W. Laughlin, Glenn E. Murdock, H. M. Le Baron.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$321,447 43	\$319,426 56	\$340,873 99	\$351,928 80
Overdrafts	1,870 23		1,870 23	2,497 50
Bonds and other securities	68,340 10	48,296 90	116,547 00	194,202 10
Bank premises	90,000 00	60,000 00	150,000 00	150,000 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	85,702 16		85,702 16	149,833 57
Due from other than reserve banks	2,089 09		2,089 09	2,324 82
Due from reserve banks	33,808 56	10,623 50	44,432 06	22,195 38
Cash on hand	29,844 00	4,084 82	34,529 43	58,221 22
Exchanges for clearing house	3,812 51		3,812 51	
Checks and other cash items	282 87	145 35	428 22	2,923 57
Other assets	12 64	33 98	46 62	
Totals	\$337,210 19	\$443,121 12	\$1,080,331 31	\$1,234,128 05
LIABILITIES.				
Capital				\$300,000 00
Surplus	\$150,000 00	\$50,000 00	\$200,000 00	20,000 00
Undivided profits, less expenses and taxes paid	10,000 00	10,000 00	20,000 00	70,036 33
Bills payable, including certificates of deposit representing money borrowed	2,048 63	4,380 07	6,628 70	60,000 00
Due to other banks	100,000 00		100,000 00	8,852 66
Due to banks, reserve deposits	2,720 07		2,720 07	
Dividends unpaid				
Individual deposits subject to check	219,349 95	219,349 95	219,349 95	232,294 35
Demand certificates of deposit	4,824 05	4,824 05	4,824 05	6,917 67
Time certificates of deposit	82,623 13		82,623 13	86,858 57
Savings deposits		333,541 05	333,541 05	321,210 95
Certified checks	644 36		644 36	1,115 70
Cashier's checks				
State, county and municipal deposits		45,000 00	100,000 00	104,000 00
Postal savings deposits	35,000 00			
Other liabilities	10,000 00			22,841 82
Totals	\$337,210 19	\$443,121 12	\$1,080,331 31	\$1,234,128 05

## 53. "PETALUMA SAVINGS BANK"—PETALUMA.

Incorporated September 7, 1870.

OFFICERS—Frank H. Denman, President; Geo. P. McNear, Vice-President; John Lawler, Jr., Cashier, Treasurer and Secretary; R. W. Turner, Assistant Cashier; A. P. Behrens, Assistant Cashier.  
 DIRECTORS—Frank H. Denman, Geo. P. McNear, Scott Bowles, W. C. Keig, C. Poehlmann, Wm. H. Zartman, J. T. O'Brien, Wm. B. Haskell, A. F. Tomasini.

Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	\$776,578 95	-----	\$720,943 02
Overdrafts	-----	-----	-----	-----
Bonds and other securities	-----	57,002 04	-----	57,425 04
Bank premises	-----	19,000 00	-----	20,000 00
Furniture and fixtures	-----	-----	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	8,048 58	-----	15,536 25
Due from other than reserve banks	-----	23,019 37	-----	25,736 22
Due from reserve banks	-----	16,322 35	-----	15,322 88
Cash on hand	-----	887 25	-----	-----
Exchanges for clearing house	-----	219 43	-----	-----
Checks and other cash items	-----	870 75	-----	134 20
Other assets	-----	-----	-----	-----
Totals	-----	\$901,958 72	-----	\$855,117 61
LIABILITIES.	-----	-----	-----	-----
Capital	-----	\$100,000 00	-----	\$100,000 00
Surplus	-----	25,000 00	-----	25,000 00
Undivided profits, less expenses and taxes paid	-----	27,588 95	-----	21,758 78
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----
Due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	3,164 91	-----	3,571 82
Demand certificates of deposit	-----	63,869 55	-----	73,695 50
Time certificates of deposit	-----	634,587 47	-----	578,380 92
Savings deposits	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	47,250 00	-----	2,710 50
Postal savings deposits	-----	-----	-----	50,000 00
Other liabilities	-----	497 84	-----	-----
Totals	-----	\$901,958 72	-----	\$855,117 61

## 54 AND 54A. "COLUSA COUNTY BANK"—COLUSA.

Incorporated September 15, 1870.

OFFICERS—B. H. Burton, President; T. Herrington, Cashier, Treasurer and Secretary.

DIRECTORS—B. H. Burton, T. Herrington, M. J. Boggs, Elliott McAllister.

Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$1,623,500 73			\$1,732,955 00
Overdrafts	10,412 14			7,017 49
Bonds and other securities	331,568 36			309,700 00
Bank premises	25,000 00			25,000 00
Furniture and fixtures	15,500 00			11,988 08
Safe deposit vaults				
Other real estate owned	19,920 00			29,748 00
Due from other than reserve banks				1,862 32
Due from reserve banks	210,345 00			208,888 96
Cash on hand	34,880 85			106,162 31
Exchanges for clearing house	1,897 46			
Checks and other cash items	4,023 43			501 80
Other assets				
Totals	\$2,345,976 97			\$2,439,474 99
LIABILITIES.				
Capital	\$500,000 00			\$500,000 00
Surplus	250,000 00			250,000 00
Undivided profits, less expenses and taxes paid	121,319 50			75,449 18
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				25,757 71
Dividends unpaid				
Individual deposits subject to check	689,232 55			125 00
Demand certificates of deposit	39,415 73			639,204 66
Time certificates of deposit	516,069 19			109,559 88
Savings deposits				621,378 50
Certified checks				
Cashier's checks				
State, county and municipal deposits	250,000 00			218,000 00
Postal savings deposits				
Other liabilities				
Totals	\$2,345,976 97			\$2,439,474 99

NOTE.—The above statements include the business of the Maxwell branch office.

## 57. BANK OF NAPA—NAPA.

Incorporated September 14, 1871.

OFFICERS—S. M. Chapman, President and Treasurer; Henry Brown, Cashier and Secretary.  
 DIRECTORS—S. M. Chapman, Henry Brown, F. E. Trubody, R. S. Holden, L. J. Norton, J. W. Miller, R. P. Lamdin, P. S. King, D. C. Brown, F. W. Williams, W. D. Mansfield, Amos Lester, S. E. Lester, Carrie G. Lester, Levi Chapman, Geo. M. Chapman, Nine DeWeese.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$441,614 75	\$487,425 00	\$929,039 75	\$868,530 72
Overdrafts					
Bonds and other securities		156,700 00	104,275 00	260,975 00	210,283 00
Bank premises		40,000 00		40,000 00	40,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned		21,000 00		24,000 00	53,679 89
Due from other than reserve banks		1,108 38		1,108 38	42 63
Due from reserve banks		109,484 74	10,000 00	119,484 74	97,770 86
Cash on hand		38,200 20	13,711 00	54,911 20	55,416 25
Exchanges for clearing house					
Checks and other cash items		7,884 52		7,884 52	
Other assets		194 91		194 91	
Totals		\$817,187 50	\$620,411 00	\$1,437,598 50	\$1,325,753 35
LIABILITIES.					
Capital					
Surplus		\$150,000 00	\$25,000 00	\$175,000 00	\$175,000 00
Undivided profits, less expenses and taxes paid		50,000 00	35,000 00	85,000 00	80,000 00
Bills payable, including certificates of deposit representing money borrowed		108,263 09		108,263 09	160,638 69
Due to other banks					
Due to banks, reserve deposits		762 43		762 43	1,699 24
Dividends unpaid		4,667 33		4,667 33	
Individual deposits, subject to check					
Demand certificates of deposit		339,586 41		339,586 41	302,167 25
Time certificates of deposit		4,806 77		4,806 77	2,493 02
Savings deposits		24,728 00		24,728 00	21,384 20
Certified checks			560,411 00	560,411 00	562,879 00
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		74,373 47		74,373 47	79,481 95
Other liabilities					
Totals		\$817,187 50	\$620,411 00	\$1,437,598 50	\$1,325,753 35



## 58. BANK OF CHICO—CHICO.

Incorporated January 4, 1873.

OFFICERS—Park Henshaw, President; E. E. Canfield, Vice-President; Thos. N. Crew, Cashier, Secretary and Treasurer; C. W. Knox, Assistant Cashier.

DIRECTORS—Park Henshaw, E. E. Canfield, Thos. N. Crew, Morris Oster, H. W. Crew.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$64,192 64			\$387,755 64
Overdrafts		1,007 89			5,249 88
Bonds and other securities		58,555 92			59,651 42
Bank premises		20,000 00			20,000 00
Furniture and fixtures		2,000 00			2,000 00
Safe deposit vaults					
Other real estate owned		839 47			2,439 47
Due from other than reserve banks		5,711 00			5,600 73
Due from reserve banks		50,845 19			51,477 83
Cash on hand		54,322 75			47,573 40
Exchanges for clearing house					
Checks and other cash items		564 84			2,491 63
Other assets		7,952 86			1,297 00
Totals		\$346,362 56			\$585,467 00
LIABILITIES.					
Capital		\$150,000 00			\$150,000 00
Surplus		7,000 00			7,000 00
Undivided profits, less expenses and taxes paid		17,311 15			13,316 88
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits		123 39			5,711 62
Dividends unpaid					
Individual deposits subject to check		212,738 45			217,911 74
Demand certificates of deposit		35,628 30			36,494 29
Time certificates of deposit		116,273 80			123,951 59
Savings deposits					
Certified checks					228 37
Cashier's checks					
State, county and municipal deposits		29,527 46			30,852 51
Postal savings deposits					
Other liabilities					
Totals		\$346,362 56			\$585,467 00

## 59. "HUMBOLDT COUNTY BANK"—EUREKA.

Incorporated March 13, 1873.

OFFICERS—E. A. Leach, President; Harry P. Vance, Vice-President; G. Y. Henderson, Vice-President; H. W. Leach, Cashier, Secretary and Treasurer; Wenton Belcher, Assistant Cashier.

DIRECTORS—E. A. Leach, G. Y. Henderson, H. W. Jackson, H. W. Leach, Harry P. Vance, B. H. McNeil, E. G. Kramer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$603,087 62			\$603,088 80
Overdrafts		12,250 91			2,514 38
Bonds and other securities.		80,750 00			80,750 00
Bank premises					
Furniture and fixtures					
Sale deposit vaults.					
Other real estate owned					
Due from other than reserve banks.		14,716 38			17,988 27
Due from reserve banks.		89,362 23			132,136 91
Cash on hand.		101,262 00			59,033 90
Exchanges for clearing house.					
Checks and other cash items.		5,201 43			4,318 70
Other assets					
Totals		\$936,661 12			\$900,690 96
LIABILITIES.					
Capital					
Surplus		\$200,000 00			\$200,000 00
Undivided profits, less expenses and taxes paid.		50,000 00			50,000 00
Bills payable, including certificates of deposit representing money borrowed.		38,326 10			31,207 05
Due to other banks.		50,000 00			25,000 00
Due to banks, reserve deposits.		124,089 51			104,839 85
Dividends unpaid		736 00			258 00
Individual certificates subject to check.		428,507 64			474,002 54
Demand certificates of deposit.		15,727 02			18,948 36
Time certificates of deposit.					
Savings deposits					
Certified checks		125 00			330 35
Cashier's checks		611 43			708 42
State, county and municipal deposits		45,000 00			45,000 00
Postal savings deposits.		12,948 42			10,376 38
Other liabilities					
Totals		\$936,661 12			\$900,690 96

## 61. SAVINGS BANK OF SANTA ROSA—SANTA ROSA.

Incorporated March 10, 1873.

Officers—J. P. Overton, President; Cornelius Shea, Vice-President; C. A. Hoffer, Cashier and Secretary; A. G. Wright, Assistant Cashier; R. A. Beldon, Assistant Cashier.

Directors—J. P. Overton, Cornelius Shea, F. H. Denman, P. T. Hahmann, F. A. Mechem, J. R. Edwards, C. D. Barnett.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912.
Loans				
Overdrafts	\$894,537 04	\$750,392 87	\$1,614,830 83	\$1,505,689 85
Bank premises	10,683 30		10,683 30	6,010 90
Bank premises	26,000 00	67,240 42	33,240 42	101,351 23
Furniture and fixtures			50,000 00	50,000 00
Safe deposit vaults				
Other real estate owned	8,000 00	18,238 75	26,238 75	27,803 75
Due from other than reserve banks	2,540 24		2,540 24	4,062 07
Due from reserve banks	78,293 83	26,041 62	104,335 45	133,240 05
Cash on hand	66,233 84	76,892 19	142,126 03	109,753 43
Exchanges for clearing house				1,061 46
Checks and other cash items	7,419 21		7,419 21	
Other assets	3,197 43		3,197 43	569 32
Totals	\$1,101,911 00	\$859,345 87	\$2,061,257 45	\$1,941,076 76

## LIABILITIES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912.
Capital				
Surplus	\$216,000 00	\$46,000 00	\$282,000 00	\$281,000 00
Undivided profits, less expenses and taxes paid	90,000 00	40,000 00	130,000 00	130,000 00
Bills payable, including certificates of deposit representing money borrowed	27,218 03	17,684 74	44,902 77	36,838 64
Due to other banks	25,000 00	25,000 00	50,000 00	
Due to banks, reserve deposits	17,290 37		17,290 37	15,880 80
Dividends unpaid	258 36		258 36	368 00
Individual certificates subject to check	310,577 34		310,577 34	349,255 03
Demand certificates of deposit	6,438 73		6,438 73	14,300 91
Time certificates of deposit	381,206 61		381,206 61	377,355 14
Savings deposits		840,328 87	840,328 87	631,471 34
Certified checks	405 00		405 00	10,106 00
Cashier's checks				
State, county and municipal deposits	24,000 00	25,000 00	49,000 00	79,500 00
Postal savings deposits				
Other liabilities	3,447 13	335 24	3,782 37	1,950 00
Totals	\$1,101,911 00	\$859,345 85	\$2,061,257 45	\$1,941,076 76

## 62 AND 62A. SALINAS CITY BANK—SALINAS.

Incorporated May 10, 1873.

OFFICERS—Harry Winham, President; W. J. Irvine, Vice-President; Elmer P. Alexander, Cashier, Secretary and Treasurer; James Bersucci, Assistant Cashier; R. E. Walsh, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—J. H. McDougall, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Burdlin, Wm. Sarles, Elmer McKinnon.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$404,172 64	\$420,457 07	\$824,630 31	\$737,273 15
Overdrafts		442 09		442 09	1,358 64
Bonds and other securities		135,595 65	33,861 18	169,456 83	175,159 37
Bank premises		89,000 00		89,000 00	88,083 96
Furniture and fixtures		10,490 00		10,490 00	10,000 00
Safe deposit vaults					
Other real estate owned		3,188 30		3,188 30	34,100 57
Due from other than reserve banks		2,546 50		2,546 50	159 53
Due from reserve banks		76,039 59	10,540 12	86,580 71	146,538 02
Cash on hand		38,084 98	11,482 99	50,107 97	55,523 73
Exchanges for clearing house					
Checks and other cash items		3,214 14		3,214 14	754 69
Other assets					
Totals		\$823,373 80	\$476,361 96	\$1,299,735 85	\$1,249,041 66
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$40,000 00	\$60,000 00	\$80,000 00
Undivided profits, less expenses and taxes paid		65,000 00	10,000 00	75,000 00	75,000 00
Bills payable, including certificates of deposit representing money borrowed		30,893 21	7,217 84	38,086 05	38,754 33
Due to other banks					
Due to banks, reserve deposits		5,561 71		5,561 71	6,916 07
Dividends unpaid					
Individual deposits subject to check		295,057 21		295,057 21	238,472 05
Demand certificates of deposit					2,500 11
Time certificates of deposit		80,394 11		80,394 11	71,320 87
Savings deposits			416,791 23	416,791 23	406,040 81
Certified checks					
Cashier's checks		1,270 25		1,270 25	
State, county and municipal deposits		85,000 00		85,000 00	88,000 00
Postal savings deposits			2,352 89	2,352 89	2,037 42
Other liabilities					
Totals		\$823,373 80	\$476,361 96	\$1,299,735 85	\$1,249,041 66

NOTE.—The above statements include the business of the Soledad branch office.



## 63. BANK OF HOLLISTER—HOLLISTER.

Incorporated October 21, 1875.

Officers—T. S. Hawkins, President; N. C. Briggs, Vice-President; T. W. Hawkins, Cashier and Secretary; D. M. Paterson, Assistant Cashier.

Directors—T. S. Hawkins, N. C. Briggs, R. Eschenburg, J. W. Hawkins, H. J. Schultz, E. E. Holbrook.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	\$432,847 38	-----	-----	\$337,947 55
Overdrafts	-----	1,043 49	-----	-----	3,016 94
Bonds and other securities	-----	132,290 52	-----	-----	54,667 87
Bank premises	-----	35,000 00	-----	-----	35,000 00
Furniture and fixtures	-----	3,000 00	-----	-----	3,000 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	6,386 83	-----	-----	31,898 42
Due from other than reserve banks	-----	173,324 34	-----	-----	117,198 42
Due from reserve banks	-----	61,667 84	-----	-----	53,621 00
Cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	2,532 12	-----	-----	2,238 37
Checks and other cash items	-----	-----	-----	-----	865 98
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$1,378,234 52	-----	-----	\$1,230,394 55
LIABILITIES.					
Capital	-----				
Surplus	-----	\$250,000 00	-----	-----	\$250,000 00
Undivided profits, less expenses and taxes paid	-----	175,000 00	-----	-----	175,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	134,036 64	-----	-----	127,176 48
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	68,348 99	-----	-----	50,080 35
Dividends unpaid	-----	195 10	-----	-----	493 00
Individual deposits subject to check	-----	400,316 18	-----	-----	367,044 22
Demand certificates of deposit	-----	33,460 00	-----	-----	1,950 00
Time certificates of deposit	-----	208,127 33	-----	-----	205,290 61
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	38 65	-----	-----	7,750 00
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	92,771 53	-----	-----	54,669 89
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$1,378,234 52	-----	-----	\$1,230,394 55

## 64. BANK OF MARTINEZ—MARTINEZ.

Incorporated October 7, 1913.

OFFICERS—W. S. Tinning, President; A. E. Dunkel, Vice-President; W. A. Hale, Cashier, Secretary and Treasurer; Lee Durham, Assistant Cashier; Jeanette Rankin, Assistant Cashier; R. F. Jones, Assistant Cashier.  
 DIRECTORS—W. S. Tinning, W. A. Hale, A. B. Coleman, A. E. Dunkel, Thomas B. Fernandez.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$177,197 24	\$555,793 78	\$732,991 02	\$595,185 25
Overdrafts		338 06		338 06	400 27
Bonds and other securities		70,497 26	40,794 28	110,891 54	92,714 45
Bank premises		18,000 00	6,000 00	24,000 00	25,000 00
Furniture and fixtures		2,250 00	750 00	3,000 00	3,695 00
Safe deposit vaults					
Other real estate owned			5,702 79	2,702 79	3,533 36
Due from other than reserve banks		1,264 93		1,264 93	5,600 23
Due from reserve banks		83,913 24	51,612 27	135,525 51	121,675 25
Cash on hand		29,930 10	14,072 23	44,002 33	30,802 94
Exchanges for clearing house		1,207 42		1,207 42	
Checks and other cash items					1,716 38
Other assets					
Totals		\$384,258 85	\$971,725 40	\$1,055,984 25	\$983,383 33
LIABILITIES.					
Capital		\$75,000 00	\$25,000 00	\$100,000 00	\$100,000 00
Surplus		75,000 00	37,000 00	112,000 00	103,000 00
Undivided profits, less expenses and taxes paid		2,814 86	*32 12	2,782 74	7,845 67
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		2,296 54	2,296 54	2,296 54	1,040 78
Due to banks, reserve deposits		8,684 94	8,684 94	8,684 94	11,371 91
Dividends unpaid		60 00		60 00	
Individual deposits subject to check		172,278 57		172,278 57	178,993 18
Demand certificates of deposit					
Time certificates of deposit		273 94		273 94	2,393 22
Savings deposits					
Certified checks			609,757 52	609,757 52	630,353 45
Cashier's checks					235 00
State, county and municipal deposits					10 42
Postal savings deposits		47,850 00		47,850 00	50,000 00
Other liabilities					
Totals		\$384,258 85	\$971,725 40	\$1,055,984 25	\$983,383 33

\*Deficit.

## 65. "BANK OF DIXON"—DIXON.

Incorporated October 30, 1873.

OFFICERS—J. H. Peterson, President; R. J. Currey, Vice-President; J. H. Rice, Cashier; R. Moss, Assistant Cashier.  
 DIRECTORS—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 15, 1912.
Loans		\$391,597 00	\$237,789 00	\$629,387 00	\$625,640 49
Overdrafts		10,300 93		10,300 93	5,625 27
Bonds and other securities		115,374 23	19,000 00	134,374 23	143,255 05
Bank premises		44,000 00		44,000 00	44,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned		16,672 90		16,672 90	19,732 93
Due from other than reserve banks					
Due from reserve banks		48,335 34	5,750 70	54,086 26	19,123 20
Cash on hand		21,078 20	7,338 91	28,407 11	30,293 17
Exchanges for clearing house					
Checks and other cash items		105 00		105 00	
Other assets					
Totals		\$946,803 82	\$209,898 61	\$1,156,732 43	\$887,676 11
LIABILITIES.					
Capital		\$200,000 00	\$25,000 00	\$225,000 00	\$225,000 00
Surplus		40,000 00	5,000 00	45,000 00	43,500 00
Undivided profits, less expenses and taxes paid		6,382 33	1,152 11	7,534 64	7,279 28
Bills payable, including certificates of deposit representing money borrowed		80,000 00		80,000 00	80,000 00
Due to other banks					203 13
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		242,327 33		242,327 33	170,185 35
Demand certificates of deposit		10,165 00		10,165 00	8,165 00
Time certificates of deposit					
Savings deposits		30,749 74		30,749 74	89,632 74
Certified checks			187,066 76	187,066 76	136,143 16
Cashier's checks					
State, county and municipal deposits		67,788 96		67,788 96	72,677 44
Postal savings deposits					
Other liabilities					
Totals		\$1,146,803 82	\$209,898 61	\$1,356,732 43	\$887,676 11

**66. BANK OF UKIAH—UKIAH.**

Incorporated January 10, 1874.

OFFICERS—H. T. Hopper, President; F. C. Albertson, Vice-President; W. F. Thomas, Cashier, Secretary and Treasurer; C. H. Duncan, Assistant Cashier.

DIRECTORS—H. T. Hopper, F. C. Albertson, J. A. Redemeyer, F. C. Handy, W. H. Gibson.

**Statement of June 4, 1913.**

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	\$387,265 16	-----	-----	\$350,682 39
Overdrafts	-----	87 01	-----	-----	488 91
Bonds and other securities	-----	163,195 01	-----	-----	139,324 83
Bank premises	-----	25,000 00	-----	-----	25,000 00
Furniture and fixtures	-----	-----	-----	-----	-----
Safe deposit vaults	-----	3,100 05	-----	-----	20,398 05
Other real estate owned	-----	8,221 27	-----	-----	14,012 75
Due from other than reserve banks	-----	50,180 87	-----	-----	62,575 06
Due from reserve banks	-----	38,229 48	-----	-----	27,020 61
Cash on hand	-----	-----	-----	-----	175 28
Exchanges for clearing house	-----	205 92	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$675,490 77	-----	-----	\$639,687 88
LIABILITIES.					
Capital	-----	\$250,000 00	-----	-----	\$250,000 00
Surplus	-----	20,000 00	-----	-----	15,000 00
Undivided profits, less expenses and taxes paid	-----	26,815 48	-----	-----	32,753 91
Bills payable, including certificates of deposit representing money borrowed	-----	20,000 00	-----	-----	-----
Due to other banks	-----	224 01	-----	-----	1,277 54
Due to banks reserve deposits	-----	-----	-----	-----	210 00
Dividends unpaid	-----	718 00	-----	-----	210 00
Individual deposits subject to check	-----	236,690 52	-----	-----	271,892 26
Demand certificates of deposit	-----	1,184 40	-----	-----	383 42
Time certificates of deposit	-----	49,808 36	-----	-----	18,204 75
Savings deposits	-----	-----	-----	-----	2,966 00
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	70,000 00	-----	-----	47,000 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$675,490 77	-----	-----	\$639,687 88



## 68. "THE BANK OF LAKE"—LAKEPORT.

Incorporated March 19, 1874.

OFFICERS—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Cashier and Secretary; D. W. Greene, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos. Levy, L. J. Shuman, W. C. Moore.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [Name.]	Combined June 4, 1913. [Name.]	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts -----	\$103,426 10			\$90,309 07
Bonds and other securities -----				73 82
Bank premises -----	34,827 50			36,023 85
Furniture and fixtures -----	10,000 00			10,000 00
Safe deposit vaults -----				500 00
Other real estate owned -----				5,774 95
Due from other than reserve banks -----				
Due from reserve banks -----	26,928 91			20,114 35
Cash on hand -----	12,104 70			17,389 08
Exchanges for clearing house -----				
Checks and other cash items -----	33 72			178 22
Other assets -----	43 65			
<b>Totals</b> -----	\$187,364 58			\$180,245 54
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus -----	\$50,070 00			\$50,070 00
Undivided profits, less expenses and taxes paid -----	20,000 00			20,000 00
Bills payable, including certificates of deposit representing money borrowed -----	5,555 15			7,641 30
Due to other banks -----				
Due to banks, reserve deposits -----				
Dividends unpaid -----				
Individual deposits subject to check -----	2,841 20			375 00
Demand certificates of deposit -----	108,870 23			102,043 74
Time certificates of deposit -----				
Savings deposits -----				
Certified checks -----				
Cashier's checks -----				107 50
State, county and municipal deposits -----				
Postal savings deposits -----				
Other liabilities -----				
<b>Totals</b> -----	\$187,364 58			\$180,245 54

**71. BANK OF WATSONVILLE—WATSONVILLE.**

Incorporated May 11, 1874.

OFFICERS—H. S. Fletcher, President; W. R. Radcliff, Cashier, Secretary and Treasurer.  
DIRECTORS—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.**Statement of June 4, 1913.**

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$348,980 00			\$400,247 91
Overdrafts		21 48			12 27
Bonds and other securities					
Bank premises		47,500 00			47,500 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		58,307 86			58,792 23
Due from reserve banks		74,202 79			108,822 35
Cash on hand		42,709 87			49,735 47
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals		\$571,722 00			\$685,110 26
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid		50,000 00			50,000 00
Bills payable, including certificates of deposit representing money borrowed		55,927 53			54,989 53
Due to other banks					
Due to banks, reserve deposits		231 59			
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		352,508 13			50 00
Time certificates of deposit		12,994 73			435,994 98
Savings deposits					24,075 75
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$571,722 00			\$685,110 26

## 72. BANK OF TEHAMA COUNTY—RED BLUFF.

Incorporated September 5, 1874.

OFFICERS—W. B. Calhoun, President; C. L. Brown, Vice-President; Eric Gans, Cashier and Secretary.  
 DIRECTORS—W. B. Calhoun, C. L. Brown, W. G. Moore, H. G. Swain, Eric Gans.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$1,216,000 70			\$1,121,385 00
Overdrafts	4,755 51			3,503 48
Bonds and other securities	331,240 90			295,509 79
Bank premises	20,000 00			20,000 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	25,340 17			81,116 54
Due from other than reserve banks	665,900 29			471,846 41
Due from reserve banks	107,630 00			96,886 30
Cash on hand				
Exchanges for clearing house	2,284 05			8,404 82
Checks and other cash items				
Other assets				
Totals	\$2,371,407 62			\$2,098,602 34
LIABILITIES.				
Capital	\$300,000 00			\$300,000 00
Surplus	100,000 00			100,000 00
Undivided profits, less expenses and taxes paid	212,608 75			208,523 61
Bills payable, including certificates of deposit representing money borrowed.				
Due to other banks	406 56			
Due to banks, reserve deposits.				
Deposits unpaid	52 00			
Individual deposits subject to check	854,275 50			722,308 40
Demand certificates of deposit	152,100 30			172,649 33
Time certificates of deposit	635,725 00			527,621 00
Savings deposits				
Certified checks				
Cashier's checks	116,299 61			67,500 00
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$2,371,407 62			\$2,098,602 34

## 74. THE FARMERS' BANK OF WHEATLAND—WHEATLAND.

Incorporated October 21, 1874.

OFFICERS—A. C. Stagner, President; Wm. Lumbard, Cashier; J. F. Baun, Secretary.  
DIRECTORS—J. F. Baun, Daniel Fraser, J. M. Johnson, Wm. Lumbard, A. C. Stagner.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$71,739 63			\$42,754 39
Overdrafts		17,338 06			216 45
Bonds and other securities		71,249 43			62,931 40
Bank premises		6,375 00			6,375 00
Furniture and fixtures		878 87			878 87
Safe deposit vaults					
Other real estate owned		1,250 00			28,980 85
Due from other than reserve banks		756 87			911 25
Due from reserve banks		17,634 08			31,193 13
Cash on hand		8,822 93			7,624 94
Exchanges for clearing house					
Checks and other cash items		375 20			50 00
Other assets		952 66			41 15
Totals		\$189,037 73			\$181,969 43
LIABILITIES.					
Capital		\$38,400 00			\$38,400 00
Surplus		5,812 73			
Undivided profits, less expenses and taxes paid		2,505 12			1,389 75
Bills payable, including certificates of deposit representing money borrowed.					
Due to other banks					
Due to banks, reserve deposits.					
Dividends unpaid					
Individual deposits subject to check.		100,011 49			100,143 85
Demand certificates of deposit.		19,808 39			24,035 82
Time certificates of deposit.					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits.		13,500 00			18,000 00
Postal savings deposits.					
Other liabilities					
Totals		\$189,037 73			\$181,969 43



## 75. "FARMERS' SAVINGS BANK"—LAKEPORT.

Incorporated December 14, 1874.

OFFICERS—J. W. Boggs, President; J. Banks, Vice-President; F. H. Boggs, Cashier, Secretary and Treasurer; H. C. Boggs, Assistant Cashier; Geo. R. Smith, Assistant Cashier.

DIRECTORS—J. W. Boggs, J. W. Byrnes, W. D. Rantz, S. T. Packwood, J. Banks, Andrew Smith, F. H. Boggs.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$213,487 73			\$211,644 34
Overdrafts		8 86			100 17
Bonds and other securities		8,563 60			9,046 95
Bank premises		16,000 00			16,000 00
Furniture and fixtures		2,000 00			2,000 00
Safe deposit vaults					
Other real estate owned		10,400 00			28,975 29
Due from other than reserve banks					
Due from reserve banks		21,704 46			35,181 50
Cash on hand		19,971 30			28,511 60
Exchanges for clearing house					441 69
Checks and other cash items		16 35			
Other assets					
Totals		\$293,642 40			\$331,951 54
LIABILITIES.					
Capital		\$100,000 00			\$100,000 00
Surplus		25,060 00			21,000 00
Undivided profits, less expenses and taxes paid		16,970 72			9,162 95
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks		162 60			
Dividends unpaid					
Individual deposits subject to check		130,297 40			199,788 59
Demand certificates of deposit		60 00			2,000 00
Time certificates of deposit		570 70			
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities		10 98			
Totals		\$293,642 40			\$331,951 54

## 76 AND 76A. MERCED SECURITY SAVINGS BANK—MERCED.

Incorporated March 11, 1875.

OFFICERS—G. S. Bloss, President; M. D. Wood, Vice-President, Manager, Secretary and Treasurer; L. R. Fancher, Vice-President; H. B. Stoddard, Cashier; F. B. Fancher, Assistant Cashier; C. R. Schaffer, Assistant Cashier; O. A. Turner, Assistant Cashier.  
 DIRECTORS—J. P. Gagliardo, L. B. Fancher, H. S. Crane, G. D. Bliss, E. J. Thomas, M. C. Burchell, J. B. Olcese, G. S. Bloss, M. D. Wood, H. B. Stoddard, Clarence M. Smith.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$513,933 21	\$1,290,035 51	\$1,803,968 72	\$1,652,330 71
Overdrafts	-----	1,419 23	-----	1,419 23	609 30
Bonds and other securities	-----	21,676 78	199,915 00	221,591 78	242,087 70
Bank premises	-----	-----	63,922 54	63,922 54	47,050 00
Furniture and fixtures	-----	-----	8,146 50	8,146 50	3,288 00
Safe deposit vaults	-----	-----	14,057 74	14,057 74	11,035 30
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	2,101 52	10,000 00	12,101 52	13,020 70
Due from reserve banks	-----	65,557 00	84,833 73	150,390 73	258,334 02
Cash on hand	-----	45,457 76	31,194 41	76,652 17	75,020 11
Exchanges for clearing house	-----	-----	-----	-----	75 00
Checks and other cash items	-----	1,927 67	-----	1,927 67	1,547 30
Other assets	-----	2,533 45	-----	2,533 45	3,216 24
Totals	-----	\$654,636 62	\$1,702,105 43	\$2,356,742 05	\$2,309,094 01
LIABILITIES.					
Capital	-----	\$150,000 00	\$150,000 00	\$300,000 00	\$300,000 00
Surplus	-----	25,000 00	50,000 00	50,000 00	40,000 00
Undivided profits, less expenses and taxes paid	-----	14,913 96	21,797 88	36,711 84	22,151 30
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	12,440 93	-----	12,440 93	22,030 47
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	440,166 58	440,166 58	440,166 58	480,642 37
Demand certificates of deposit	-----	12,115 15	12,115 15	12,115 15	23,896 30
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	1,359,987 38	1,359,987 38	1,270,971 92
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	144,696 39	144,696 39	145,116 09
Postal savings deposits	-----	-----	623 78	623 78	742 56
Other liabilities	-----	-----	-----	-----	3,542 80
Totals	-----	\$654,636 62	\$1,702,105 43	\$2,356,742 05	\$2,309,094 01

NOTE.—The above statements include the business of the Atwater branch office.

## 77. SONOMA VALLEY BANK—SONOMA.

Incorporated June 9, 1875.

Officers—Frank M. Burris, President; F. T. Duhring, Vice-President; Jesse Burris, Cashier and Secretary; R. E. Perkins, Assistant Cashier; A. L. Luce, Jr., Assistant Secretary.

Directors—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, F. H. Thompson.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 1, 1912.
Loans				
Overdrafts	\$29,819 76	\$231,516 18	\$482,355 94	\$437,898 28
Bonds and other securities	1,159 33		1,159 33	5,365 36
Bank premises	28,748 34		28,748 34	45,251 47
Furniture and fixtures		8,000 00	8,000 00	8,000 00
Safe deposit vaults		2,200 00	2,200 00	2,200 00
Other real estate owned	1,938 50		1,938 50	1,334 26
Due from other than reserve banks	953 01		953 01	8,376 63
Due from reserve banks	37,887 54		37,887 54	66,365 51
Cash on hand	24,179 23	13,685 06	37,865 29	27,827 39
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$311,916 71	\$285,401 24	\$600,317 95	\$603,138 90

## LIABILITIES.

Capital				
Surplus	\$10,100 00	\$10,000 00	\$50,100 00	\$50,100 00
Undivided profits, less expenses and taxes paid	40,000 00	20,000 00	60,000 00	55,000 00
Bills payable, including certificates of deposit representing money borrowed	14,621 93		14,621 93	26,427 08
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	133,462 97		133,462 97	169,610 33
Demand certificates of deposit	539 50		539 50	2,229 00
Time certificates of deposit				
Savings deposits	73,291 31		73,291 31	53,252 83
Certified checks		255,401 24	255,401 24	296,028 66
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	13,000 00		13,000 00	20,000 00
Other liabilities				
Totals	\$311,916 71	\$285,401 24	\$600,317 95	\$603,138 90

## 78, 78A, 78B AND 78C. SACRAMENTO BANK—SACRAMENTO.

Incorporated February 4, 1875.

OFFICERS—Philip Scheld, President; W. M. Bowers, Vice-President; J. M. Henderson, Jr., Cashier, Secretary and Treasurer; Geo. W. Kramer, Assistant Cashier; Frank H. Conn, Assistant Cashier.

DIRECTORS—Philip Scheld, W. M. Bowers, M. E. Ross Roan, J. M. Henderson, Jr., A. P. Scheld.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
Loans			
Overdrafts		\$7,246,460 54	\$7,331,449 82
Bonds and other securities			
Bank premises		588,127 24	576,319 48
Furniture and fixtures		77,659 90	62,000 00
Safe deposit vaults		13,003 26	5,075 25
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks			
Cash on hand		333,114 87	227,392 23
Exchanges for clearing house		100,375 55	107,526 15
Checks and other cash items		10,147 00	17,713 81
Other assets			
Totals		\$8,428,832 96	\$7,330,368 74
LIABILITIES.			
Capital			
Surplus		\$500,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid		304,589 79	237,904 79
Bills payable, including certificates of deposit representing money borrowed		310,383 37	213,383 50
Due to other banks			
Due to banks, reserve deposits		6,813 62	
Dividends unpaid			
Individual deposits subject to check			
Demand certificates of deposit		4,104 17	
Time certificates of deposit		97,295 95	122,114 05
Savings deposits		6,929,462 39	5,945,575 79
Certified checks			
Cashier's checks		36,291 67	11,389 52
State, county and municipal deposits		250,000 00	250,000 00
Postal savings deposits			
Other liabilities			
Totals		\$8,428,832 96	\$7,330,368 74

NOTE.—The above statements include the business of the south west corner of Seventh and J streets, Sacramento avenue, and south-east corner of Tenth and K streets branch offices.



## 80. "BANK OR SUISUN"—SUISUN.

Incorporated February 7, 1876.

OFFICERS—R. D. Robbins, President; R. D. Robbins, Jr., Vice-President and Cashier; C. D. Bowman, Assistant Cashier.

DIRECTORS—R. D. Robbins, F. S. Jones, F. O. Searlett, Henry Bird, R. D. Robbins, Jr.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$527,018 50	\$343,903 11	\$870,921 61	\$765,613 54
Overdrafts		7,816 27		7,816 27	22,438 13
Bonds and other securities		169,387 00	146,069 00	255,596 00	206,269 00
Bank premises					
Furniture and fixtures					
Safe deposit vaults		500 00		500 00	500 00
Other real estate owned					
Due from other than reserve banks		204,025 97	2,985 85	2,985 85	100,613 12
Due from reserve banks		145,313 14		204,025 97	186,206 41
Cash on hand		41,486 58	121,094 66	204,407 80	154,192 81
Exchanges for clearing house			12,184 15	53,670 73	52,216 33
Checks and other cash items		839 08		839 08	
Other assets					
Totals		\$1,036,386 54	\$626,176 77	\$1,662,763 31	\$1,548,049 34
LIABILITIES.					
Capital					
Surplus		\$75,000 00	\$25,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		425,000 00	50,000 00	475,000 00	420,000 00
Bills payable, including certificates of deposit representing money borrowed		38,470 32	31,677 15	50,147 67	171,137 11
Due to other banks					
Due to banks, reserve deposits		4 46		4 46	1,572 95
Dividends unpaid					
Individual deposits subject to check		33 00		33 00	23 00
Demands and certificates of deposit		308,093 86		308,093 86	204,869 24
Time certificates of deposit		2,735 19		2,735 19	6,277 13
Savings deposits		141,383 45		146,383 45	108,878 28
Certified checks			506,999 62	506,999 62	439,941 63
Cashier's checks					
State, county and municipal deposits		17,500 00	12,500 00	30,000 00	25,000 00
Postal savings deposits		3,573 05		3,573 05	
Other liabilities					
Totals		\$1,036,386 54	\$626,176 77	\$1,662,763 31	\$1,548,049 34

## 81 AND 81A. "CITIZENS' BANK"—NEVADA CITY.

Incorporated September 21, 1876.

OFFICERS—D. E. Morgan, President; J. M. Thomas, Manager, D. E. Matteson, Vice-President; Benj. Hall, Cashier; E. J. Morgan, Secretary and Assistant Cashier.

DIRECTORS—Benj. Hall, John M. Thomas, D. E. Matteson, C. H. Taylor, D. E. Morgan, John T. Morgan, J. H. Spring.

## Statement of June 4, 1913.

RESOURCES.				
	Commercial department.	Saving department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$244,832 95	\$181,098 02	\$425,840 97	\$339,143 37
Overdrafts	883 66		883 66	2,422 19
Bonds and other securities	96,742 67	446,410 00	543,152 67	489,170 53
Bank premises	10,500 00		10,500 00	10,620 89
Furniture and fixtures	5,500 00		5,500 00	6,057 85
Safe deposit vaults				180 00
Other real estate owned	22,900 00	180 00	23,070 00	162 00
Due from other than reserve banks	10,637 44	470 00	11,107 44	25,237 80
Cash on hand	113,620 44		113,620 44	45,795 11
Exchanges for clearing house	43,725 00	24,600 00	138,616 44	128,702 00
Checks and other cash items	1,227 33	21,676 29	65,401 89	78,439 58
Other assets	40 14		1,227 33	1,171 56
Totals	\$550,930 23	\$674,440 31	\$1,225,370 54	\$1,128,560 95
LIABILITIES.				
Capital				
Surplus	\$85,000 00	\$50,000 00	\$144,000 00	\$135,000 00
Undivided profits, less expenses and taxes paid	4,610 50	2,000 00	6,610 50	8,910 50
Bills payable, including certificates of deposit representing money borrowed.	17,890 72	9,506 92	27,397 64	27,130 25
Due to other banks				7,293 14
Due to banks, reserve deposits.	1,392 76		1,392 76	
Dividends unpaid	1,130 67		1,130 67	2,953 30
Individual deposits subject to check	387,877 98		387,877 98	342,872 80
Demand certificates of deposit	19,502 81		19,502 81	31,793 69
Time certificates of deposit				506,707 37
Savings deposits		588,933 39	588,933 39	
Certified checks				
Cashier's checks				
State, county and municipal deposits	28,000 00		43,000 00	66,000 00
Postal savings deposits	5,554 79	15,000 00	5,354 79	
Other liabilities				
Totals	\$550,930 23	\$674,440 31	\$1,225,370 54	\$1,128,560 95

NOTE.—The above statements include the business of the Grass Valley branch office.

## 84. THE MODESTO BANK—MODESTO.

Incorporated October 28, 1878.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary and Treasurer; W. D. Scoon, Cashier; D. K. Young, Assistant Cashier.

DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, Chas. F. McCarthy, T. J. Wisecarver, L. W. Shearer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LIABILITIES.</b>					
Loans					\$556,085 63
Overdrafts		\$672,696 78			2,172 56
Bonds and other securities		10,469 46			51,804 90
Bank premises		80,183 04			25,000 00
Furniture and fixtures		25,000 00			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		15,805 23			9,974 36
Due from reserve banks		65,457 09			12,441 02
Cash on hand		58,829 83			50,931 25
Exchanges for clearing house					
Checks and other cash items		6,454 00			3,145 66
Other assets					
Totals		\$864,846 55			\$811,555 38
<b>LIABILITIES.</b>					
Capital					\$250,000 00
Surplus		\$250,000 00			30,000 00
Undivided profits, less expenses and taxes paid		40,000 00			29,417 40
Bills payable, including certificates of deposit representing money borrowed		31,329 69			
Due to other banks		3,184 68			442 96
Due to banks, reserve deposits		12,000 00			
Dividends unpaid					
Individual deposits subject to check		475,741 08			397,920 98
Demanded certificates of deposit		72,441 12			53,774 04
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		50,000 00			50,000 00
Postal savings deposits					
Other liabilities					
Totals		\$864,846 55			\$811,555 38

## 85. PEOPLE'S SAVINGS BANK—SACRAMENTO.

Incorporated May 28, 1879.

OFFICERS—Wm. Beckman, President; A. G. Folger, Vice-President; J. E. Huntoon, Cashier, Secretary and Treasurer; D. E. Pope, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Wm. Beckman, J. E. Huntoon, G. W. Lorenz, A. G. Folger, J. J. Keegan.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$3,448,278 38		\$3,148,613 11
Overdrafts				
Bonds and other securities		475,309 46		463,550 85
Bank premises		233,000 00		233,760 23
Furniture and fixtures		88,000 00		41,156 33
Safe deposit vaults		7,000 00		7,213 00
Other real estate owned		7,471 34		40,701 34
Due from other than reserve banks		5,085 92		2,357 94
Due from reserve banks		143,513 69		211,402 65
Cash on hand		120,944 95		79,067 55
Exchanges for clearing house		4,228 17		7,384 33
Checks and other cash items		6,727 13		11,693 13
Other assets		100 00		12,743 00
Totals		\$4,489,659 04		\$4,260,253 66

## LIABILITIES.

Capital		\$455,837 30		\$455,852 90
Surplus		35,701 89		29,382 96
Undivided profits, less expenses and taxes paid		122,590 26		102,140 78
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid		1,212 39		1,881 58
Individual deposits subject to check				430,860 38
Demand certificates of deposit		1,492 65		2,717 20
Time certificates of deposit				
Savings deposits		3,641,314 51		2,990,322 24
Certified checks				
Cashier's checks				
State, county and municipal deposits		5,203 60		10,109 14
Postal savings deposits		225,000 00		227,500 00
Other liabilities		1,206 34		19,486 48
Totals		\$4,489,659 04		\$4,260,253 66



## 86. BANK OF WILLOWS—WILLOWS.

Incorporated September 2, 1880.

OFFICERS—B. H. Burton, President; Milton French, Vice-President; P. H. Green, Cashier, Secretary and Treasurer; C. R. Wicks, Assistant Cashier.

DIRECTORS—B. H. Burton, Milton French, P. H. Green, James Boyd, T. Harrington, A. Hochhelmer, Frank Moody.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$1,022,476 87			\$1,056,845 57
Overdrafts		11,696 00			6,882 85
Bonds and other securities		169,351 02			170,349 25
Bank premises		40,000 00			55,955 40
Furniture and fixtures		4,000 00			4,523 33
Safe deposit vaults					
Other real estate owned					17,175 00
Due from other than reserve banks					315 42
Due from reserve banks		112,335 57			54,163 03
Cash on hand		65,110 80			69,909 60
Exchanges for clearing house					
Checks and other cash items		22,494 55			2,473 97
Other assets		761 48			2,030 27
Totals		\$1,448,345 29			\$1,440,573 73
LIABILITIES.					
Capital		\$300,000 00			\$300,000 00
Surplus		200,000 00			200,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		95,270 79			63,755 94
Due to other banks					65,000 00
Due to banks, reserve deposits					
Dividends unpaid		359 00			825 00
Individual deposits subject to check		354,824 18			401,917 96
Demand certificates of deposit		57,002 75			57,680 01
Time certificates of deposit		392,401 88			194,000 03
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		146,805 69			157,286 79
Postal savings deposits					
Other liabilities		682 03			
Totals		\$1,448,345 29			\$1,440,573 73

## 88. "STOCKTON SAVINGS BANK"—STOCKTON.

Incorporated July 10, 1882.

OFFICERS—George E. Catts, President; Dr. A. W. Holsholt, Vice-President; W. H. Lyons, Cashier and Treasurer; W. N. Harrison, Secretary and Assistant Cashier.  
 DIRECTORS—George E. Catts, Hoyte Greenwood, E. R. Hodges, Dr. A. W. Holsholt, George Hornage, James E. Hough, A. B. Lang, A. D. Rothenbush, J. Cohn, G. A. Atherton, Herman C. Meyer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>ASSETS.</b>					
Loans					
Overdrafts		\$800,027 65	\$759,270 96	\$1,359,898 01	\$1,410,000 55
Bonds and other securities		9,765 61		9,765 61	1,901 09
Bank premises		60,895 65	150,526 30	211,421 95	173,847 79
Furniture and fixtures			62,000 00		62,000 00
Safe deposit vaults		2,250 00		2,250 00	2,500 00
Other real estate owned			1,362 87		34,915 67
Due from other than reserve banks		2,065 88		2,065 88	732 35
Due from reserve banks		153,078 61	31,231 94	184,310 55	154,803 23
Cash on hand		111,205 75	30,258 44	141,554 19	73,261 14
Exchanges for clearing house		6,230 97		6,230 97	10,667 88
Checks and other cash items		258 87		258 87	3,214 62
Other assets		125 00	500 00	625 00	9,471 10
Totals		\$946,563 39	\$1,035,150 51	\$1,981,743 90	\$1,939,316 03
<b>LIABILITIES.</b>					
Capital					
Surplus		\$250,000 00	\$150,000 00	\$400,000 00	\$400,000 00
Undivided profits, less expenses and taxes paid		11,250 00	8,750 00	20,000 00	15,000 00
Bills payable, including certificates of deposit		41,263 25	22,653 71	63,916 96	43,669 36
Due to other banks					
Due to banks, reserve deposits		27,165 41		27,165 41	8,615 77
Dividends unpaid					5,368 20
Individual deposits subject to check		112 50		112 50	177 50
Demand certificates of deposit		370,241 70		370,241 70	462,317 06
Time certificates of deposit		142,577 27		142,577 27	28,414 94
Savings deposits		86,668 07		86,668 07	73,236 25
Certified checks			803,495 47	803,495 47	838,719 24
Cashier's checks		335 00		335 00	5,651 96
State, county and municipal deposits		1,980 19		1,980 19	11,704 18
Postal savings deposits		15,000 00	40,000 00	55,000 00	41,000 00
Other liabilities			10,251 33	10,251 33	6,941 57
Totals		\$946,563 39	\$1,035,150 51	\$1,981,743 90	\$1,939,316 03

## 89. THE BANK OF ST. HELENA—ST. HELENA.

Incorporated August 9, 1882.

OFFICERS—W. W. Lyman, President; C. C. Davis, Vice-President; Frank Pellet, Cashier, Secretary and Treasurer; L. G. Clark, Assistant Cashier.

DIRECTORS—W. W. Lyman, C. E. Davis, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$111,164 47	\$210,330 00	\$321,494 47	\$275,385 41
Overdrafts					2 40
Bonds and other securities		39,493 50		103,463 50	99,858 25
Bank premises		7,693 87	63,500 00	7,693 87	7,693 87
Furniture and fixtures		2,000 00		2,000 00	2,000 00
Safe deposits vaults					
Other real estate owned		2,386 42		2,386 42	16,704 90
Due from other than reserve banks		7,875 83		7,875 83	2,895 00
Due from reserve banks		92,369 14		26,692 75	35,524 49
Cash on hand		11,078 25	4,293 61	18,196 70	18,192 15
Exchanges for clearing house		315 00	7,118 45	315 00	
Checks and other cash items					11 20
Other assets					
Totals		\$204,846 48	\$285,242 06	\$490,088 54	\$458,369 76
LIABILITIES.					
Capital					
Surplus		\$50,000 00	\$25,000 00	\$75,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid		12,500 00	6,250 00	18,750 00	18,750 00
Bills payable, including certificates of deposit representing money borrowed		6,763 85	7,946 41	14,343 26	13,572 28
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		121,737 63		121,737 63	118,053 11
Demand certificates of deposit					
Time certificates of deposit		512 00		512 00	512 00
Savings deposits			246,445 65	246,445 65	219,958 05
Certified checks					424 32
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$204,846 48	\$285,242 06	\$490,088 54	\$458,369 76

## 90. SISKIYOU COUNTY BANK—YREKA.

Incorporated September 6, 1882.

OFFICERS—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. C. Patterson, Cashier; Jas. A. Thomas, Assistant Cashier.

DIRECTORS—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia E. Huseman, Lilian M. Julien.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$341,851 67			\$326,909 74
Overdrafts		309 32			227,326 18
Bonds and other securities.		227,299 90			13,100 00
Bank premises		13,100 00			12,100 00
Furniture and fixtures.		12,100 00			
Safe deposit vaults.					
Other real estate owned.		8,400 00			
Due from other than reserve banks.					
Due from reserve banks.		118,718 35			4,809 37
Cash on hand.		47,756 05			173,240 07
Exchanges for clearing house.					52,180 85
Checks and other cash items.		2,480 14			4,286 71
Other assets		2,126 90			944 85
Totals		\$774,142 33			\$815,545 88
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid.		100,000 00			100,000 00
Bills payable, including certificates of deposit representing money borrowed.		66,693 60			54,199 17
Due to other banks.					
Due to banks, reserve deposits.		7,892 74			1,387 36
Dividends unpaid.					
Individual deposits subject to check.					
Demand certificates of deposit.		427,263 49			471,109 67
Time certificates of deposit.		24,326 60			44,380 07
Savings deposits					
Certified checks.					
Cashier's checks.		80 00			314 00
State, county and municipal deposits.					
Postal savings deposits.		35,000 00			35,000 00
Other liabilities.		12,882 90			9,135 61
Totals		\$774,142 33			\$815,545 88



## 91 AND 91A. THE BANK OF YOLO—WOODLAND.

Incorporated January 27, 1883.

OFFICERS—C. W. Bush, President; R. W. Browning, Vice-President; G. N. Merritt, Vice-President; C. L. Richmond, Cashier and Secretary; E. B. Hayward, Assistant Cashier; J. H. Kridel, Cashier Davis branch; C. L. Richmond, Treasurer.

DIRECTORS—C. W. Bush, R. W. Browning, T. L. Baird, Leroy Coff, John Hart, J. A. Harby, T. R. Lowe, G. N. Merritt, G. H. Hecke.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
ASSETS.	Loans	\$855,725 12		\$1,387,934 52	\$1,166,551 97
	Overdrafts	5,704 69	\$532,209 40	5,704 69	3,731 64
	Bonds and other securities	238,565 00		395,693 40	377,295 90
	Bank premises	58,000 00	87,002 50	58,000 00	58,000 00
	Furniture and fixtures	2,500 00		2,500 00	2,500 00
	Safe deposit vaults				
	Other real estate owned				16,445 00
	Due from other than reserve banks				13,338 10
	Due from reserve banks	49,300 45		85,300 45	60,651 48
	Cash on hand	62,417 55	36,152 91	98,570 46	89,537 94
	Exchanges for clearing house				
	Checks and other cash items	2,883 73		2,883 73	517 26
	Other assets	1,052 25		1,052 25	
	Totals	\$1,321,849 69	\$655,424 81	\$1,977,274 50	\$1,700,629 29
LIABILITIES.	Capital				\$330,000 00
	Surplus	\$250,000 00	\$80,000 00	\$330,000 00	170,000 00
	Undivided profits, less expenses and taxes paid	100,000 00	70,000 00	170,000 00	8,756 71
	Bills payable, including certificates of deposit representing money borrowed	13,801 82	11,109 65	24,911 47	140,000 00
	Due to other banks	200,000 00		200,000 00	723 89
	Due to banks, reserve deposits				
	Dividends unpaid	20 00		20 00	
	Individual deposits subject to check	459,586 52		459,586 52	479,390 74
	Demand certificates of deposit	192,374 85		192,374 85	153,967 78
	Time certificates of deposit				
	Savings deposits		494,315 16	494,315 16	356,231 43
	Certified checks	1,066 50		1,066 50	
	Cashier's checks				
	State, county and municipal deposits	145,000 00		145,000 00	146,750 00
	Postal savings deposits				4,808 71
	Other liabilities				
	Totals	\$1,321,849 69	\$655,424 81	\$1,977,274 50	\$1,700,629 29

NOTE.—The above statements include the business of the Davis branch office.

## 92. BANK OF VACAVILLE—VACAVILLE.

Incorporated April 23, 1883.

OFFICERS—R. D. Robbins, President; G. W. Crystal, Vice-President; Edw. Fisher, Cashier; W. W. Chandler, Assistant Cashier.  
 DIRECTORS—R. D. Robbins, G. W. Crystal, F. B. Chandler, W. E. Lawrence, E. R. Thurber.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$403,885 28			\$511,136 60
Bonds and other securities		140 27			6,926 72
Bank premises		64,065 00			67,165 00
Furniture and fixtures		6,500 00			6,500 00
Safe deposit vaults		3,202 15			1,367 50
Other real estate owned					
Due from other than reserve banks		13,300 00			13,200 00
Due from reserve banks		24 03			141 10
Cash on hand		26,049 88			22,813 82
Exchanges for clearing house		22,400 65			25,330 65
Checks and other cash items		126 42			381 75
Other assets					
Totals		\$542,633 68			\$654,963 14
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid		27,000 00			27,000 00
Bills payable, including certificates of deposit representing money borrowed		7,089 61			5,296 69
Due to other banks		51,000 00			103,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		130,535 67			132,740 71
Demand certificates of deposit		7,577 38			23,972 80
Time certificates of deposit		100,451 02			172,982 94
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		50,000 00			
Postal savings deposits					
Other liabilities					
Totals		\$542,633 68			\$654,963 14

## 93. THE BANK OF LOS GATOS—LOS GATOS.

Incorporated November 9, 1883.

OFFICERS—J. A. Case, President; F. F. Watkins, Vice-President; S. D. Balch, Cashier, Secretary and Treasurer; P. E. Curtis, Assistant Cashier.

DIRECTORS—Isaac Marks, J. A. Case, F. F. Watkins, S. D. Balch, Jas. J. Stanfield.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913.	Combined June 14, 1912.
Loans	Overdrafts	\$229,164 14	\$205,931 55	\$405,095 69	\$439,443 01
	Bonds and other securities	179 55		179 55	170 06
	Bank premises	46,387 50		46,387 50	46,387 50
	Furniture and fixtures				
	Safe deposit vaults	1,000 00		1,000 00	1,450 00
	Other real estate owned				
	Due from other than reserve banks	6,760 53		6,760 53	3,570 75
	Due from reserve banks	82,024 88	6,300 56	88,324 94	143,806 71
	Cash on hand	34,310 92	8,561 81	42,872 73	36,507 95
	Exchanges for clearing house				
	Checks and other cash items	4,607 25		4,607 25	337 98
	Other assets	530 24		530 24	242 12
Totals		\$404,964 51	\$280,793 92	\$685,758 43	\$671,906 08
LIABILITIES.					
Capital	Surplus	\$30,000 00	\$30,000 00	\$50,000 00	\$50,000 00
	Undivided profits, less expenses and taxes paid	20,000 00	10,000 00	30,000 00	25,000 00
	Bills payable, including certificates of deposit representing money borrowed	3,665 76	8,562 82	12,169 58	8,453 40
	Due to other banks				
	Due to banks, reserve deposits				
	Dividends unpaid	40 00		40 00	40 00
	Individual deposits subject to check	267,239 39		267,239 39	295,328 68
	Demand certificates of deposit	6,061 90		6,061 90	7,194 32
	Time certificates of deposit	47,253 64		47,253 64	58,585 54
	Savings deposits		242,291 10	242,291 10	198,798 19
	Certified checks	2,620 00		2,620 00	630 78
	Cashier's checks				
State, county and municipal deposits	Postal savings deposits	24,500 00		24,500 00	24,500 00
	Other liabilities	3,382 82		3,382 82	2,475 17
Totals		\$404,964 51	\$280,793 92	\$685,758 43	\$671,906 08

## 94. BANK OF CLOVERDALE—CLOVERDALE.

Incorporated February 5, 1884.

OFFICERS—C. B. Shaw, President; Walter Sink, Vice-President; C. L. Sedgley, Cashier and Secretary.  
 DIRECTORS—C. B. Shaw, Walter Sink, C. L. Sedgley, Geo. Fredericks, D. W. Dineen.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]
Loans			
Overdrafts	\$274,375 14		\$265,908 65
Bonds and other securities	86 23		623 52
Bank premises	30,000 00		33,000 00
Furniture and fixtures	10,000 00		10,000 00
Safe deposit vaults			1,200 00
Other real estate owned			
Due from other than reserve banks	2,305 83		1,855 24
Due from reserve banks	42,334 80		60,871 72
Cash on hand	21,426 37		18,873 45
Exchanges for clearing house			
Cheeks and other cash items			
Other assets			182 70
Totals	\$381,188 37		\$392,515 28
LIABILITIES.			
Capital			
Surplus	\$50,000 00		\$57,000 00
Undivided profits, less expenses and taxes paid	25,000 00		23,000 00
Bills payable, including certificates of deposit representing money borrowed	7,172 18		6,362 58
Due to other banks			
Due to banks, reserve deposits			1,361 57
Dividends unpaid			
Individual deposits subject to check	102,931 11		127,067 86
Demand certificates of deposit	34,754 83		28,605 65
Time certificates of deposit	136,280 25		121,177 62
Savings deposits			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	25,000 00		28,000 00
Other liabilities			
Totals	\$381,188 37		\$392,515 28

Note.—Sold branch office at Hopland to Bank of Hopland December 17, 1912.



## 96. GLENDORA BANK—GLENDORA.

Incorporated December 8, 1884.

OFFICERS—J. H. Odell, President; A. E. Englehardt, Vice-President; F. E. Odell, Cashier and Secretary; Dr. G. E. Odell, Assistant Cashier.

DIRECTORS—J. H. Odell, A. E. Englehardt, F. E. Odell, G. E. Odell, J. J. West, W. B. Cullen, J. A. Lewis.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 4, 1912.
<b>Loans</b>					
Overdrafts	-----	\$189,962 13	-----	-----	\$67,921 18
Bonds and other securities	-----	543 56	-----	-----	387 98
Bank premises	-----	23,099 01	-----	-----	23,997 29
Furniture and fixtures	-----	7,170 30	-----	-----	7,170 30
Safe deposit vaults	-----	1,465 60	-----	-----	1,465 00
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	1,303 14	-----	-----	1,177 32
Due from reserve banks	-----	49,693 20	-----	-----	59,225 31
Cash on hand	-----	14,539 60	-----	-----	12,833 82
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	380 28	-----	-----	1,791 88
Other assets	-----	504 35	-----	-----	25 70
Totals	-----	\$288,038 97	-----	-----	\$275,995 08
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus	-----	\$42,000 00	-----	-----	\$40,100 00
Undivided profits, less expenses and taxes paid	-----	5,600 00	-----	-----	4,020 00
Bills payable, including certificates of deposit representing money borrowed	-----	6,933 83	-----	-----	5,905 73
Due to other banks	-----	20,000 00	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	114,125 17	-----	-----	128,469 06
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	79,979 97	-----	-----	77,500 29
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	20,000 00	-----	-----	20,000 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$288,038 97	-----	-----	\$275,995 08

# 97. THE SAN JOSE SAFE DEPOSIT BANK OF SAVINGS—SAN JOSE.

Incorporated April 29, 1885.

OFFICERS—E. McLaughlin, President; John F. Brooke, Vice-President and Manager; W. H. Pabst, Cashier and Secretary; J. H. Russell, Assistant Cashier;  
 DIRECTORS—E. McLaughlin, John F. Brooke, J. E. Auersals, S. E. Smith, H. E. Wilcox.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----				
Overdrafts	-----				
Bonds and other securities	-----	\$865,074 45	\$1,944,185 00	\$2,909,259 45	\$2,408,367 00
Bank premises	-----	99,040 41	1,453,752 04	1,552,792 45	1,531,627 31
Furniture and fixtures	-----		175,000 00	175,000 00	175,000 00
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks.	-----	68,289 69	35,789 43	104,079 12	294,489 10
Due from reserve banks	-----	71,930 91	573,218 83	645,149 84	700,082 28
Cash on hand	-----	48,624 33	86,425 98	135,050 31	179,082 07
Exchanges for clearing house.	-----	20,400 18		20,400 18	7,106 91
Checks and other cash items.	-----	578 55		578 55	49,540 00
Other assets	-----				
Totals	-----	\$1,323,938 52	\$4,268,371 38	\$5,592,309 90	\$5,345,694 67
LIABILITIES.					
Capital	-----				
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----	\$150,000 00	\$150,000 00	\$300,000 00	\$300,000 00
Bills payable, including certificates of deposit representing money borrowed.	-----	450,000 00	250,000 00	700,000 00	700,000 00
Due to other banks	-----	19,018 07	90,543 92	109,561 99	87,685 88
Due to banks, reserve deposits.	-----				
Dividends unpaid	-----	53,965 72		53,965 72	68,388 48
Individual deposits subject to check.	-----				
Demand certificates of deposit.	-----	619,418 85		619,418 85	618,641 79
Time certificates of deposit.	-----	31,121 88		31,121 88	32,427 65
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----	394 00	3,777,827 46	3,777,827 46	3,538,347 37
State, county and municipal deposits.	-----				
Postal savings deposits.	-----				
Other liabilities	-----				
Totals	-----	\$1,323,938 52	\$4,268,371 38	\$5,592,309 90	\$5,345,694 67

## 102. "CONSOLIDATED BANK OF ELSINORE"—ELSINORE.

Incorporated August 18, 1887.

OFFICERS—S. A. Stewart, President; H. H. Harris, Vice-President; G. B. McCorkle, Vice-President; W. T. Cason, Cashier; R. H. Kirkpatrick, Assistant Cashier; C. M. Cason, Assistant Cashier.

DIRECTORS—S. A. Stewart, H. H. Harris, S. H. Herrick, G. B. McCorkle, W. T. Cason.

Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$78,437 84			\$51,504 00
Overdrafts	239 82			295 06
Bonds and other securities	21,000 00			
Bank premises	9,000 00			8,500 00
Furniture and fixtures	2,000 00			2,000 00
Safe deposit vaults	100 00			1,100 00
Other real estate owned	2,571 65			
Due from other than reserve banks	31,335 98			38,207 20
Due from reserve banks	7,571 66			3,745 16
Cash on hand				100 83
Exchanges for clearing house				
Checks and other cash items	301 95			
Other assets				
Totals	\$132,578 30			\$105,453 54
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$25,000 00			1,750 00
Undivided profits, less expenses and taxes paid	2,600 00			1,022 66
Bills payable, including certificates of deposit representing money borrowed	1,159 62			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	91,384 96			73,992 72
Demand certificates of deposit				2,357 69
Time certificates of deposit	17,516 22			90 30
Savings deposits	35 00			1,310 17
Certified checks				
Cashier's checks	10,937 69			
State, county and municipal deposits	3,914 81			
Postal savings deposits				
Other liabilities				
Totals	\$132,578 30			\$105,453 54

## 103. THE BANK OF ARCATA—ARCATA.

Incorporated September 11, 1886.

OFFICERS—Thomas Bair, President; Wesley W. Stone, Vice-President; Frank H. Tooby, Cashier, Secretary and Treasurer; C. B. Stone, Assistant Cashier.  
 DIRECTORS—Frank H. Tooby, F. B. Jacobs, J. P. Anderson, N. H. Falk, Sylvester Myers, Thomas Bair, Wesley W. Stone.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$447,472 35			\$438,978 23
Bonds and other securities					
Bank premises		10,925 05			4,411 67
Furniture and fixtures		10,000 00			10,000 00
Safe deposit vaults					
Other real estate owned		320 10			4,330 10
Due from other than reserve banks		2,681 36			7,503 41
Due from reserve banks		33,823 34			76,712 91
Cash on hand		32,524 70			50,034 67
Exchanges for clearing house					
Checks and other cash items		64 98			245 48
Other assets					
Totals		\$549,298 88			\$592,216 47
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid		100,000 00			100,000 00
Bills payable, including certificates of deposit representing money borrowed		41,493 73			35,488 20
Due to other banks					
Due to banks, reserve deposits					3,815 72
Dividends unpaid		200 00			
Individual deposits subject to check		258,081 47			
Demand certificates of deposit		40,624 10			284,293 73
Time certificates of deposit					67,738 82
Savings deposits					
Certified checks					
Cashier's checks					800 00
State, county and municipal deposits		5,626 42			
Postal savings deposits		3,019 86			
Other liabilities		253 30			
Totals		\$549,298 88			\$592,216 47



## 106. "BANK OF CENTRAL CALIFORNIA"—FRESNO.

Incorporated February 26, 1887.

OFFICERS—Louis Einstein, President; Max Frankenau, Vice-President; L. Gundelfinger, Cashier and Treasurer; C. E. Hamilton, Secretary and Assistant Cashier.

DIRECTORS—Albert Meyer, W. T. Mattingly, Louis Einstein, Max Frankenau, L. Gundelfinger.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$605,213 44
Overdrafts				218 76
Bonds and other securities	\$837,053 88			89,640 97
Bank premises	981 35			
Furniture and fixtures	87,894 55			
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	16,420 79			27,681 09
Due from reserve banks	184,366 37			133,263 61
Cash on hand	90,839 08			72,192 42
Exchanges for clearing house	10,898 18			4,238 40
Checks and other cash items	1,847 73			676 97
Other assets	5,982 85			1,587 63
Totals	\$1,085,724 78			\$885,396 29
LIABILITIES.				
Capital	\$200,000 00			\$200,000 00
Surplus	70,000 00			60,000 00
Undivided profits, less expenses and taxes paid	18,423 88			13,378 92
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks	1,992 43			6,101 46
Due to banks, reserve deposits	1,224 40			25,920 14
Dividends unpaid	6,200 00			300 00
Individual deposits subject to check	631,753 40			490,647 70
Demand certificates of deposit	41,701 85			40,087 72
Time certificates of deposit	57,933 57			88,709 85
Savings deposits				
Certified checks	178 75			1,235 00
Cashier's checks				
State, county and municipal deposits	7,000 00			9,000 00
Postal savings deposits				
Other liabilities	202 50			165 50
Totals	\$1,085,724 78			\$885,396 29

## 107. THE BANK OF ORLAND—ORLAND.

Incorporated March 29, 1887.

OFFICERS—Geo. A. Barceloux, President; H. J. Barceloux, Vice-President; W. E. Searce, Cashier, Secretary and Treasurer.  
 DIRECTORS—Geo. A. Barceloux, H. J. Barceloux, W. E. Searce, A. Searce, Chas. L. Donohoe.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$209,142 08			\$194,520 55
Overdrafts		1,383 41			215 40
Bonds and other securities		32,374 75			29,028 63
Bank premises		10,000 00			10,000 00
Furniture and fixtures		4,000 00			4,000 00
Safe deposit vaults		2,000 00			2,000 00
Other real estate owned		765 36			1,851 22
Due from other than reserve banks		363 13			5,833 90
Due from reserve banks		12,172 04			24,585 37
Cash on hand		17,710 10			11,762 65
Exchanges for clearing house					
Checks and other cash items		246 75			78 80
Other assets					
Totals		\$290,157 62			\$283,886 52
LIABILITIES.					
Capital		\$50,000 00			\$50,000 00
Surplus		12,500 00			12,500 00
Undivided profits, less expenses and taxes paid		5,816 92			3,345 76
Bills payable, including certificates of deposit representing money borrowed		20,000 00			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		135,127 30			
Demand certificates of deposit		20,791 51			152,436 09
Time certificates of deposit		15,976 48			18,635 75
Savings deposits					21,768 92
Certified checks					
Cashier's checks					180 00
State, county and municipal deposits		4,541 00			
Postal savings deposits		25,000 00			25,000 00
Other liabilities		404 82			
Totals		\$290,157 62			\$283,886 52

## 108. THE SAN DIEGO SAVINGS BANK—SAN DIEGO.

Incorporated April 15, 1889.

Officers—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; E. M. Barber, Cashier, Secretary and Treasurer; C. L. Reed, Assistant Cashier.  
 Directors—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., E. M. Barber, C. L. Williams, F. R. Burnham.

Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$3,045,375 84		\$2,958,462 75
Overdrafts				
Bonds and other securities				
Bank premises		240,579 11		391,030 80
Furniture and fixtures		9,404 50		5,908 50
Safe deposit vaults		5,000 00		5,000 00
Other real estate owned				17,987 55
Due from other than reserve banks				
Due from reserve banks		338,992 35		375,021 45
Cash on hand		136,376 22		72,034 69
Exchanges for clearing house		33,091 59		12,950 04
Checks and other cash items		795 04		109 30
Other assets				
Totals		\$4,429,987 65		\$3,839,105 18
LIABILITIES.				
Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$200,000 00		\$200,000 00
Bills payable, including certificates of deposit representing money borrowed.		200,000 00		175,000 00
Due to other banks		133,051 40		69,007 62
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit		36,738 89		7,122 06
Time certificates of deposit		169,691 95		244,613 19
Savings deposits		3,554,244 57		3,084,071 38
Certified checks				
Cashier's checks				
State, county and municipal deposits.		36,240 84		9,290 91
Postal savings deposits		100,000 00		100,000 00
Other liabilities				
Totals		\$4,429,987 65		\$3,839,105 18

# 109. THE BANK OF OCEANSIDE—OCEANSIDE.

Incorporated June 9, 1887.

OFFICERS—Geo. A. Lane, President; C. S. Libby, Vice-President; E. S. Payne, Cashier; E. B. Johansen, Secretary and Assistant Cashier.

DIRECTORS—C. J. Walker, E. S. Payne, C. S. Libby, W. W. Perkins, Geo. A. Lane.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$71,281 49			\$61,810 26
Bonds and other securities		62 28			132 49
Bank premises		20,000 00			23,050 00
Furniture and fixtures		23,750 00			23,750 00
Safe deposit vaults		1,000 00			1,000 00
Other real estate owned		2,355 00			3,000 00
Due from other than reserve banks		374 05			1,410 16
Due from reserve banks		13,109 16			15,840 11
Cash on hand		6,550 09			7,836 29
Exchanges for clearing house					
Checks and other cash items		1,242 18			147 88
Other assets					
Totals		\$139,924 25			\$137,477 19
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		5,050 00			4,800 00
Bills payable, including certificates of deposit representing money borrowed		917 33			617 40
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		78,008 94			63,391 47
Demand certificates of deposit		4,925 00			
Time certificates of deposit		13,982 98			31,338 32
Savings deposits					
Certified checks					
Cashier's checks		340 00			330 00
State, county and municipal deposits		12,000 00			12,000 00
Postal savings deposits					
Other liabilities					
Totals		\$139,924 25			\$137,477 19



## 110. "THE COMMERCIAL BANK"—SANTA BARBARA.

Incorporated August 17, 1887.

OFFICERS—Geo. S. Edwards, President; Joseph Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John P. Redington, Assistant Cashier; Jos. Sexton, Assistant Cashier; John S. Edwards, Assistant Cashier.

DIRECTORS—George S. Edwards, Joseph Sexton, A. Edwards, T. S. Hawley, John W. Bullard, John S. Edwards, Edward F. Vall.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$53,169 45			\$844,911 10
Overdrafts		5,299 20			5,971 74
Bonds and other securities		164,082 53			117,481 80
Bank premises					
Furniture and fixtures		9,500 00			11,018 40
Safe deposit vaults					6,000 00
Other real estate owned		6,500 00			10,372 20
Due from other than reserve banks		39,681 98			106,240 59
Due from reserve banks		130,415 13			110,012 02
Cash on hand		82,112 89			5,215 77
Exchanges for clearing house		10,305 03			2,169 02
Checks and other cash items		9,286 22			7,598 10
Other assets		17,676 04			
Totals		\$1,467,953 47			\$1,226,960 74
LIABILITIES.					
Capital		\$225,000 00			\$225,000 00
Surplus		5,000 00			16,257 43
Undivided profits, less expenses and taxes paid		14,924 81			
Bills payable, including certificates of deposit representing money borrowed		50,060 00			41,318 67
Due to other banks		14,796 14			38,161 61
Due to banks, reserve deposits		21,516 81			
Dividends unpaid					
Individual deposits subject to check		932,015 47			774,105 62
Demand certificates of deposit		92,736 57			18,908 60
Time certificates of deposit		43,958 83			
Savings deposits					
Certified checks		4,640 45			344 45
Cashier's checks					
State, county and municipal deposits		113,436 36			112,834 36
Postal savings deposits					
Other liabilities					
Totals		\$1,467,953 47			\$1,226,960 74

## 111 AND 111A. PLACER COUNTY BANK—AUBURN.

Incorporated October 5, 1887.

OFFICERS—Alden Anderson, President; Geo. W. Eckhardt, Cashier, Secretary and Treasurer; F. K. Devey, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. D. Francis, W. J. Wilson, Jr., Geo. McAulay, E. S. Birdsall, Alden Anderson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$231,673 02	\$154,125 00	\$385,798 02	\$281,942 00
Overdrafts		751 48		751 48	966 67
Bonds and other securities		80,331 32	128,755 69	218,107 01	245,332 07
Bank premises		2,000 00		2,000 00	2,000 00
Furniture and fixtures		3,000 00		3,000 00	3,000 00
Safe deposit vaults					
Other real estate owned		17,589 60		17,589 60	6,745 88
Due from other than reserve banks		1,921 19		1,921 19	
Due from reserve banks		91,997 45	6,769 21	98,766 66	31,190 64
Cash on hand		28,073 22	7,238 81	35,312 03	25,228 15
Exchanges for clearing house					
Checks and other cash items		1,423 89		1,423 89	189 84
Other assets		2,259 42		2,259 42	928 65
Totals		\$469,170 59	\$296,918 71	\$766,089 30	\$597,532 90
LIABILITIES.					
Capital					
Surplus		\$80,000 00	\$20,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		20,000 00	5,000 00	25,000 00	25,000 00
Bills payable including certificates of deposit representing money borrowed		4,537 20	7,170 52	11,707 72	12,943 03
Due to other banks					
Due to banks, reserve deposits					1,391 78
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		320,870 17		320,870 17	262,140 63
Time certificates of deposit		28,654 50		28,654 50	21,932 07
Savings deposits		8,822 90		8,822 90	19,976 21
Certified checks			245,248 19	245,248 19	129,642 41
Cashier's checks					100 00
State, county and municipal deposits					
Postal savings deposits			19,500 00	19,500 00	20,000 00
Other liabilities		6,285 82		6,285 82	4,406 77
Totals		\$469,170 59	\$296,918 71	\$766,089 30	\$597,532 90

NOTE.—The above statements include the business of the East Auburn branch office.

## 112. CITY SAVINGS BANK—SANTA CRUZ.

Incorporated December 6, 1887.

Officers—F. D. Baldwin, President; F. A. Hihn, Vice-President; C. D. Hinkle, Vice-President; T. G. McCreary, Cashier, Secretary and Treasurer; A. H. Foster, Assistant Cashier; W. M. Carment, Assistant Cashier.

Directors—F. D. Baldwin, F. A. Hihn, F. O. Hihn, F. K. Roberts, H. S. Denning, C. D. Hinkle, L. E. McLellan.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$1,089,043 40		\$1,017,397 86
Overdrafts				
Bonds and other securities				
Bank premises		265,228 00		313,897 03
Furniture and fixtures		19,620 53		19,620 53
Safe deposit vaults		6,176 69		6,147 02
Other real estate owned				
Due from other than reserve banks		32,639 24		36,613 95
Due from reserve banks		47,259 32		22,341 32
Cash on hand		87,264 85		68,463 38
Exchanges for clearing house		28,000 00		42,565 28
Checks and other cash items				37 75
Other assets		1,995 25		1,467 90
Totals		\$1,607,247 48		\$1,528,522 02
LIABILITIES.				
Capital				
Surplus		\$100,000 00		\$100,000 00
Individual profits, less expenses and taxes paid		45,000 00		41,000 00
Bills payable, including certificates of deposit representing money borrowed		38,244 91		32,891 71
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				6 25
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		1,386,562 57		1,397,124 06
Certified checks				
Cashier's checks				
State, county and municipal deposits		37,500 00		47,500 00
Postal savings deposits				
Other liabilities				
Totals		\$1,607,247 48		\$1,528,522 02

## 113. CITIZENS' SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated January 16, 1888.

OFFICERS—I. Isaac Irwin, President; C. B. Whittelsey, Cashier, Secretary and Treasurer; John Zweck, Assistant Cashier; Geo. E. Jaeger, Assistant Cashier.  
 DIRECTORS—W. J. Bailey, J. E. Connell, Marco H. Hellman, I. Isaac Irwin, Geo. E. Jaeger, William Kettner, Edmund Mayer, C. B. Whittelsey, Cleo J. Zweck.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$848,788 83		\$543,552 00
Overdrafts					
Bonds and other securities			115,273 30		71,631 67
Bank premises					
Furniture and fixtures			4,644 21		7,403 20
Safe deposit vaults			4,000 00		2,500 00
Other real estate owned					
Due from other than reserve banks			17,888 01		74,166 09
Due from reserve banks			54,010 34		76,118 27
Cash on hand			21,691 77		15,743 28
Exchanges for clearing house			9,440 95		6,400 76
Checks and other cash items			1,979 78		838 44
Other assets					
Totals			\$1,098,326 19		\$738,036 71
LIABILITIES.					
Capital					\$22,800 00
Surplus			\$100,000 00		11,700 00
Undivided profits, less expenses and taxes paid			21,600 00		10,324 57
Bills payable, including certificates of deposit representing money borrowed			13,787 86		
Due to other banks					
Due to banks, reserve deposits			7,835 20		2,745 22
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit			11,597 63		
Time certificates of deposit			81,291 61		16,437 26
Savings deposits			778,307 14		671,050 74
Certified checks			5 00		
Cashier's checks			35,991 75		4,018 92
State, county and municipal deposits			48,450 00		18,900 00
Postal savings deposits					
Other liabilities					
Totals			\$1,098,326 19		\$738,036 71



## 114. "COMMERCIAL BANK OF SAN LUIS OBISPO"—SAN LUIS OBISPO.

Incorporated March 20, 1888.

OFFICERS—J. W. Barneberg, President; E. W. Clark, Vice-President; B. Pezzoni, Vice-President; H. L. Kemper, Cashier; F. H. Throp, Assistant Cashier; R. R. Muscio, Assistant Cashier; H. L. Kemper, Secretary.

DIRECTORS—J. W. Barneberg, E. W. Clark, B. Pezzoni, S. A. Dana, L. J. Beckett, A. Muscio, R. R. Muscio, P. Tognazzini, H. L. Kemper.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	Overdrafts	\$820,082 98		\$1,997,012 92	\$1,404,254 54
	Bonds and other securities	8,231 02		8,231 02	8,231 02
	Bank premises	363,145 75		423,283 25	248,575 25
	Furniture and fixtures	60,000 00	60,137 50	60,000 00	60,000 00
	Safe deposit vaults				685 94
	Other real estate owned	3,242 92		3,242 92	7,727 03
	Due from other than reserve banks	910 14		919 14	11,850 98
	Due from reserve banks	265,058 03	29,892 70	294,950 73	283,017 15
	Cash on hand	116,912 60	26,237 23	143,149 73	118,727 92
	Exchanges for clearing house				1,745 01
	Checks and other cash items	5,241 25		5,241 25	68 44
	Other assets				
	Totals	\$1,751,838 89	\$1,114,192 07	\$2,866,030 96	\$2,231,859 92
LIABILITIES.					
Capital	Surplus	\$150,000 00	\$50,000 00	\$200,000 00	\$200,000 00
	Undivided profits, less expenses and taxes paid	50,000 00		100,000 00	90,000 00
	Bills payable, including certificates of deposit representing money borrowed	45,103 79	15,238 10	60,344 89	41,085 44
	Due to other banks				
	Due to banks, reserve deposits	57,740 08		57,740 08	45,638 11
	Dividends unpaid	10,635 00		10,635 00	8,238 00
	Individual deposits subject to check	843,823 18		843,823 18	607,717 55
	Demand certificates of deposit	20,993 77		20,993 77	24,730 65
	Time certificates of deposit	400,013 44	114,422 08	574,435 52	412,383 50
	Savings deposits		858,291 33	858,291 33	696,102 08
	Certified checks	1,194 20		1,194 20	370 00
	Cashier's checks				
	State, county and municipal deposits	98,996 26		98,996 26	98,371 81
	Postal savings deposits	13,389 17		13,389 17	
	Other liabilities		26,240 56	26,240 56	7,162 18
	Totals	\$1,751,838 89	\$1,114,192 07	\$2,866,030 96	\$2,231,859 92

## 116. PAJARO VALLEY SAVINGS BANK—WATSONVILLE.

Incorporated July 18, 1888.

OFFICERS—W. R. Porter, President; N. A. Uren, Vice-President; C. A. Langley, Vice-President and Manager; C. A. Palmtag, Cashier and Secretary; L. H. Lopes, Assistant Cashier and Treasurer.  
 DIRECTORS—W. R. Porter, F. Mauk, N. A. Uren, L. P. Cox, Chas. F. Langley.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$899,016 14		\$708,142 69
Bonds and other securities					
Bank premises			38,330 47		36,380 47
Furniture and fixtures			30,000 00		30,000 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			20,000 00		36,020 84
Cash on hand			54,917 85		41,120 22
Exchanges for clearing house			20,136 09		31,176 27
Checks and other cash items					
Other assets					
Totals			\$882,400 55		\$882,840 39
<b>LIABILITIES.</b>					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			35,000 00		30,000 00
Bills payable, including certificates of deposit representing money borrowed			23,309 49		22,622 55
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid			20 00		20 00
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			27,917 50		25,500 00
Certified checks			726,153 56		754,697 84
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$882,400 55		\$882,840 39

# 117. BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

Incorporated May 31, 1888.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; L. L. Green, Vice-President, Cashier, Secretary and Treasurer; F. W. Ellerman, Assistant Cashier and Assistant Secretary.  
DIRECTORS—Phoebe M. Rideout, Dunning Rideout, L. L. Green, A. F. Jones, R. S. Powers, H. P. Stow, John J. Hamlyn.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$769,327 85
Overdrafts		\$273,225 30		29 10
Bonds and other securities				251,553 08
Bank premises		11,050 00		15,000 00
Furniture and fixtures				5,500 00
Safe deposit vaults				5,000 00
Other real estate owned		294 85		
Due from other than reserve banks				2,758 79
Due from reserve banks		15,077 83		94,282 80
Cash on hand		9,525 66		58,984 74
Exchanges for clearing house		13,000 00		
Checks and other cash items				569 85
Other assets				10,615 78
Totals		\$322,173 70		\$1,210,622 59
LIABILITIES.				
Capital				\$250,000 00
Surplus		\$20,000 00		60,000 00
Undivided profits, less expenses and taxes paid		2,500 00		74,782 71
Bills payable, including certificates of deposit representing money borrowed		2,972 88		
Due to other banks				2,971 51
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				374,173 60
Time certificates of deposit				30,696 64
Savings deposits				270,298 76
Certified checks		286,700 82		
Cashier's checks				500 00
State, county and municipal deposits				125,000 00
Postal savings deposits				22,229 37
Other liabilities				
Totals		\$322,173 70		\$1,210,622 59

NOTE.—Added savings department July 29, 1912. Sold commercial department to Rideout-Smith National Bank of Oroville October 23, 1912.

## 118. "BANK OF LODI"—LODI.

Incorporated June 7, 1888.

OFFICERS—H. E. Welch, President; D. A. Guernsey, Vice-President; C. M. Ferdun, Cashier and Secretary; A. O. Eddlemon, Assistant Cashier.  
 DIRECTORS—D. A. Guernsey, H. E. Welch, J. H. Thompson, J. Brack, Jr., A. V. Friedberger, Frank Perrott, J. W. Emde, T. H. Beckman, G. E. Lawrence.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOANS	Overdrafts	\$327,520 97	\$102,025 00	\$429,545 97	\$422,617 90
	Bonds and other securities	123,820 00	9,875 00	133,695 00	138,153 40
	Bank premises	11,419 00		11,419 00	
	Furniture and fixtures				
	Safe deposit vaults				
	Other real estate owned	17,637 50		17,637 50	18,000 00
	Due from other than reserve banks				
	Due from reserve banks	52,375 28		52,375 28	30,885 52
	Cash on hand	37,207 65	3,899 29	41,106 94	33,682 16
	Exchanges for clearing house				752 25
Other assets	Checks and other cash items	628 23		628 23	
	Totals	\$570,608 63	\$115,799 29	\$686,407 92	\$645,470 46
LIABILITIES.					
Capital	Surplus	\$75,000 00	\$25,000 00	\$100,000 00	\$100,000 00
	Undivided profits, less expenses and taxes paid	31,000 00	7,000 00	38,000 00	36,250 00
	Bills payable, including certificates of deposit representing money borrowed.	12,846 47	4,016 41	16,862 88	12,917 62
	Due to other banks				
	Due to banks, reserve deposits				1,655 01
	Dividends unpaid				
	Individual deposits subject to check	262,636 30		262,636 30	241,460 24
	Demand certificates of deposit	28,296 40		28,296 40	31,241 76
	Time certificates of deposit	110,779 46	11,810 00	122,589 46	113,140 65
	Savings deposits		67,972 88	67,972 88	60,100 18
	Certified checks	50 00	50 00	50 00	50 00
	Cashier's checks				
	State, county and municipal deposits	50,000 00		50,000 00	48,655 00
	Postal savings deposits				
	Other liabilities				
	Totals	\$570,608 63	\$115,799 29	\$686,407 92	\$645,470 46



## 119. MONROVIA SAVINGS BANK—MONROVIA.

Incorporated July 27, 1888.

OFFICERS—Jno. H. Bartle, President; W. A. Chess, Vice-President; Marco H. Hellman, Vice-President; K. E. Lawrence, Cashier and Secretary; A. H. Johnson, Treasurer.  
 DIRECTORS—Jno. H. Bartle, W. A. Chess, Marco H. Hellman, A. H. Johnson, Lewis Bradbury, Frank J. Combs, Jno. P. Dunn, K. E. Lawrence, R. M. Baker.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$438,800 75		\$410,700 75
Bonds and other securities					
Bank premises			44,188 00		56,188 00
Furniture and fixtures					
Safe deposit vaults			2,750 00		2,750 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			17,757 71		27,844 83
Cash on hand			13,066 18		13,775 54
Exchanges for clearing house					
Checks and other cash items			849 83		644 90
Other assets					
<b>Totals</b>			\$517,432 57		\$511,904 12
<b>LIABILITIES.</b>					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$50,000 00		\$30,000 00
Bills payable, including certificates of deposit representing money borrowed			2,300 00		8,000 00
Due to other banks			10,163 41		7,488 62
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			434,764 16		451,416 10
Certified checks					
Cashier's checks					
State, county and municipal deposits			20,000 00		15,000 00
Postal savings deposits					
Other liabilities					
<b>Totals</b>			\$517,432 57		\$511,904 12

NOTE.—The Monrovia Savings Bank changed name to Monrovia Savings Bank October 9, 1912.

## 121. FARMERS AND MERCHANTS' BANK OF STOCKTON, CALIFORNIA—STOCKTON.

Incorporated October 17, 1888.

OFFICERS—D. A. Guernsey, President; John M. Perry, Vice-President; James M. Abeel, Cashier and Secretary; Carl H. Rothenbush, Assistant Cashier and Assistant Secretary; Will E. Morris, Assistant Cashier.  
 DIRECTORS—D. A. Guernsey, John M. Perry, S. N. Cross, S. B. Coates, Dan Gilmour, H. E. Welch, E. F. Davis, Frank Cox, Geo. Finkbolner.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts		\$890,732 21	\$697,189 44	\$1,687,921 65	\$1,575,045 56
Bonds and other securities		59 10		59 10	35 60
Bank premises		215,123 80	27,612 50	242,736 30	278,661 23
Furniture and fixtures					
Safe deposit vaults		1,500 00		1,500 00	1,500 00
Other real estate owned		250 00		250 00	250 00
Due from other than reserve banks		3,067 21		3,067 21	5,767 77
Due from reserve banks		9,337 38		9,337 38	21,359 80
Cash on hand		141,103 18	21,515 63	162,618 81	110,936 32
Exchanges for clearing house		104,204 80	16,024 82	120,229 62	103,456 86
Checks and other cash items		9,381 80		9,381 80	5,919 51
Other assets		625 00		625 00	842 79
Totals		\$1,475,444 48	\$762,352 39	\$2,237,796 87	\$2,104,375 53
LIABILITIES.					
Capital					
Surplus		\$400,000 00	\$100,000 00	\$500,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid		100,000 00	25,000 00	125,000 00	125,000 00
Bills payable, including certificates of deposit representing money borrowed		99,859 00	44,249 17	144,108 17	100,946 25
Due to other banks					
Due to banks, reserve deposits		3,347 35		3,347 35	10,146 89
Dividends unpaid		66,906 67		66,906 67	37,901 94
Individual deposits subject to check		1,504 25		1,504 25	1,671 00
Demand certificates of deposit		597,341 70		597,341 70	607,943 43
Time certificates of deposit		60,706 88	92,149 69	152,856 57	26,088 39
Savings deposits					136,779 36
Certified checks			500,963 53	500,963 53	427,878 48
Cashier's checks		245 00		245 00	2,448 37
State, county and municipal deposits					
Postal savings deposits		137,000 00		137,000 00	126,600 00
Other liabilities		8,533 63		8,533 63	391 55
Totals		\$1,475,444 48	\$762,352 39	\$2,237,796 87	\$2,104,375 53

## 122. DECKER, JEWETT &amp; CO. BANK—MARYSVILLE.

Incorporated November 12, 1888.

OFFICERS—Elliott McAllister, President; H. B. P. Carden, Vice-President; A. C. Bingham, Cashier, Secretary and Treasurer; Jackson Waster, Assistant Cashier.

DIRECTORS—Elliott McAllister, A. C. Bingham, H. P. B. Carden, John K. Kelly.

Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$509,877 65
Overdrafts	\$201,208 46			5,886 47
Bonds and other securities	557 10			71,226 01
Bank premises	69,500 00			16,000 00
Furniture and fixtures	16,000 00			3,500 00
Safe deposit vaults	3,500 00			2,500 00
Other real estate owned	2,500 00			9,000 00
Due from other than reserve banks				4,262 50
Due from reserve banks	3,398 49			41,320 75
Cash on hand	50,000 33			43,187 93
Exchanges for clearing house	62,315 90			1,016 58
Checks and other cash items	9,387 75			
Other assets				
Totals	\$728,034 03			\$707,787 89
LIABILITIES.				
Capital				\$150,000 00
Surplus	\$150,000 00			14,000 00
Undivided profits, less expenses and taxes paid	37,300 00			42,722 66
Bills payable, including certificates of deposit representing money borrowed	39,470 52			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	279,384 54			264,340 37
Demand certificates of deposit	10,210 65			23,711 75
Time certificates of deposit	177,988 32			169,513 71
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	43,500 00			43,500 00
Postal savings deposits				
Other liabilities				
Totals	\$728,034 03			\$707,787 89

# 123 AND 123A. SECURITY TRUST & SAVINGS BANK—LOS ANGELES.

Incorporated January 11, 1889.

OFFICERS—J. F. Sartori, President; M. S. Hellman, Vice-President; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; John E. Plater, Vice-President; W. D. Longyear, Secretary and Treasurer; T. Q. Hall, Assistant Cashier; R. B. Hardacre, Assistant Cashier; Phillip Kitchen, Assistant Cashier; C. W. Wilson, Assistant Secretary; W. M. Caswell, Assistant Secretary; W. A. Ellis, Assistant Secretary; J. H. Griffin, Manager and Assistant Secretary.  
 DIRECTORS—J. F. Sartori, M. S. Hellman, John E. Plater, Chas. H. Toll, W. D. Longyear, Wm. H. Allen, Jr., J. A. Graves, Isaias W. Hellman, R. H. Lacy, Jas. H. Adams, W. H. Holliday, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveney, J. H. Shankland, W. D. Woolwine, T. L. Duque, Jas. Slauson, W. Jarvis Barlow, Jos. Kurtz, W. H. Booth, W. L. Graves.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$2,834,993 14	\$27,164,755 37		\$29,999,751 51	\$29,040,104 85
Overdrafts	674 83			1,141 88	1,444 59
Bonds and other securities		7,983,825 96		7,783,325 23	7,584,839 81
Bank premises		710,000 00	400,000 00	710,000 00	390,000 00
Furniture and fixtures		200,104 83		200,104 83	218,982 26
Safe deposit vaults	36,636 16	166,297 04		262,933 20	201,264 34
Other real estate owned		39,257 67		39,257 67	41,493 71
Due from other than reserve banks		839,875 17	40,286 86	900,162 03	2,640,210 33
Due from reserve banks	743,115 82	2,387,432 19		3,750,568 01	4,755,591 03
Cash on hand	181,322 01	2,273,039 18	1,038 91	3,019,468 05	3,032,437 11
Exchanges for clearing house		67,827 34		234,150 35	237,893 27
Checks and other cash items	13,485 11	3,839 19	530 09	17,854 39	40,915 73
Other assets		7,259 19	12,110 45	19,369 64	
Totals	\$4,610,816 03	\$41,862,619 38	\$453,936 31	\$46,927,401 72	\$48,115,220 06

### LIABILITIES.

Capital	\$410,633 00	\$1,000,000 00	\$383,150 00	\$1,783,150 00	\$1,650,000 00
Surplus	330,000 00	750,000 00		1,100,000 00	1,100,000 00
Undivided profits, less expenses and taxes paid	127,626 03	835,577 44	57,543 31	1,020,746 78	1,119,984 40
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks				31,501 41	
Due to banks, reserve deposits	28,819 34	2,682 07		114,035 54	
Dividends unpaid	114,035 54				
Individual certificates subject to check	3,416,481 25			3,416,486 26	3,713,520 00
Demand certificates of deposit	86,150 50	100 00		35,250 50	1,265 50
Time certificates of deposit		1,700,536 47		1,760,536 47	1,877,882 39
Savings deposits		37,503,787 24		37,505,787 24	38,497,361 42
Certified checks	3,000 40	1,650 00		4,650 40	8,804 64
Cashier's checks	134,688 42	6,271 46		140,959 88	114,793 00
State, county and municipal deposits					
Trust deposits					31,123 71
Postal savings deposits					
Other liabilities	9 54	14 70	13,273 00	13,297 24	425 00
Totals	\$4,610,816 03	\$41,862,619 38	\$453,936 31	\$46,927,401 72	\$48,115,220 06

NOTE.—The above statements include the business of the First and Spring street branch office.



## 124. "THE BANK OF E. COOKE SMITH OF PACIFIC GROVE, CALIFORNIA"—PACIFIC GROVE.

Incorporated January 8, 1907.

OFFICERS—E. C. Smith, President; C. D. Smith, Cashier; A. O. Gates, Assistant Cashier.

DIRECTORS—E. C. Smith, C. D. Smith, A. O. Gates.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 14, 1913.	Combined June 14, 1912.
LOANS					
Overdrafts		\$53,984 70	\$80,050 15	\$134,036 85	\$133,584 37
Bonds and other securities		38 97		38 97	70 89
Bank premises		42,675 67	1,000 00	43,675 67	44,534 17
Furniture and fixtures		28,000 00		28,000 00	28,000 00
Safe deposit vaults		6,500 00		6,500 00	7,000 00
Other real estate owned		3,000 00		3,000 00	3,000 00
Due from other than reserve banks		3,235 08		3,235 08	25,934 00
Due from other reserve banks		11 54		11 54	1,345 97
Cash on hand		9,816 43		9,816 43	18,271 62
Exchanges for clearing house		10,759 66	2,842 72	13,602 38	10,112 47
Checks and other cash items		3,701 60		3,701 60	
Other assets		1,625 31		1,625 31	711 99
Totals		\$103,300 96	\$83,892 87	\$247,283 83	\$272,565 54
LIABILITIES.					
Capital					
Surplus		\$10,000 00	\$10,000 00	\$20,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		10,000 00	1,432 54	11,432 54	11,298 27
Bills payable, including certificates of deposit representing money borrowed		745 21	1,040 61	1,785 82	2,404 21
Due to other banks		22,500 00		22,500 00	10,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		61,506 90		61,506 90	89,087 03
Demand certificates of deposit		1,122 40		1,122 40	9,293 00
Time certificates of deposit		1,900 00		1,900 00	14,403 00
Savings deposits					
Certified checks		10 00	71,419 72	71,419 72	61,640 03
Cashier's checks					10 00
State, county and municipal deposits		432 87		432 87	
Postal savings deposits		24,500 00		24,500 00	24,500 00
Other liabilities		583 58		583 58	
Totals		\$103,300 96	\$83,892 87	\$247,283 83	\$272,565 54

## 125. "BANK OF HUENEME"—HUENEME.

Incorporated February 28, 1889.

OFFICERS—Thomas R. Bard, President; E. O. Gerberding, Vice-President; Edwin H. Wood, Cashier and Treasurer; D. T. Perkins, Secretary.

DIRECTORS—Thomas R. Bard, E. O. Gerberding, A. Levy, Edwin H. Wood, Thomas G. Bard, D. T. Perkins, F. Antes Snyder.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$85,526 75			\$94,346 75
Overdrafts		21 62			
Bonds and other securities		17,836 83			10,243 75
Bank premises		2,403 00			2,700 00
Furniture and fixtures		300 00			400 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		3,772 21			2,330 93
Due from reserve banks		42,523 64			51,436 74
Cash on hand		6,313 31			9,020 60
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals		\$158,335 66			\$170,498 77
LIABILITIES.					
Capital					
Surplus		\$50,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid		12,500 00			12,500 00
Bills payable, including certificates of deposit representing money borrowed.		1,405 87			2,400 13
Due to other banks					
Due to banks, reserve deposits		9,087 97			4,796 08
Dividends unpaid					
Individual deposits subject to check		61,001 11			78,952 23
Demand certificates of deposit					
Time certificates of deposit		13,410 21			11,326 54
Savings deposits					
Certified checks					
Cashier's checks		980 50			463 79
State, county and municipal deposits		10,000 00			10,000 00
Postal savings deposits					
Other liabilities					
Totals		\$158,335 66			\$170,498 77

## 126. ORANGE COUNTY SAVINGS AND TRUST COMPANY — SANTA ANA.

Incorporated April 12, 1889.

OFFICERS—W. A. Zimmerman, President; C. E. French, Vice-President; A. B. Gardner, Vice-President; Chester E. Lamme, Cashier;  
H. R. Andre, Assistant Cashier; C. D. Hindley, Assistant Cashier; F. W. Winslow, Secretary, Treasurer and Trust Officer.  
DIRECTORS—C. E. Lamme, A. Otis Birch, W. A. Zimmerman, E. E. Keech, A. B. Gardner, L. J. Carden, C. E. French.

Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Trust department.	Combined	
				June 4, 1913.	June 14, 1912.
Loans	\$240,082 44	\$273,544 19	\$184,176 90	\$717,803 53	\$609,623 39
Overdrafts	402 83			402 83	5 00
Bonds and other securities	113,571 86	14,251 43	2,087 30	129,910 69	59,808 40
Bank premises		70,209 00	14,000 00	84,209 00	84,032 03
Furniture and fixtures		9,203 31		9,203 31	8,530 78
Safe deposits					
Safe deposit audits					
Other real estate owned	1,627 68		5,845 27	7,772 95	8,413 76
Due from other trust reserve banks	22,047 55			22,047 55	30,428 21
Due from reserve banks	89,415 12		911 19	100,008 18	47,469 14
Cash on hand	1,355 94	27,709 83	1,131 44	30,197 21	13,915 70
Exchanges for clearing house		1,715 04		3,440 39	9,718 76
Checks and other cash items	1,725 35				
Other assets					
Totals	\$481,523 87	\$421,975 27	\$208,152 10	\$1,111,651 24	\$872,015 17
LIABILITIES.					
Capital					
Surplus	\$10,000 00	\$45,100 00	\$200,000 00	\$255,100 00	\$255,100 00
Undivided profits, less expenses and taxes paid	38,775 00	25,000 00		63,775 00	63,775 00
Bills payable, including certificates of deposit representing money borrowed	5,303 48	1,954 69	5,301 01	12,619 18	84,098 65
Due to other banks	70,000 00			70,000 00	20,000 00
Due to banks, reserve deposits					
Dividends unpaid	1,519 94			1,519 94	2,199 03
Individual certificates subject to check					
Demand certificates of deposit	205,422 95			205,422 95	146,445 74
Time certificates of deposit	38,689 31	4,642 00		43,331 31	30,996 66
Savings deposits		329,450 38		329,450 38	279,253 73
Certified checks					
Cashier's checks	31,313 19	6,828 20		38,141 39	13,421 96
State, county and municipal deposits	80,500 00	9,000 00		89,500 00	50,000 00
Trust deposits					
Postal savings deposits					
Other liabilities					
Totals	\$481,523 87	\$421,975 27	\$208,152 10	\$1,111,651 24	\$872,015 17

\* Deficit.

## 127, 127A AND 127B. PIONEER BANK—PORTERVILLE.

Incorporated April 18, 1889.

OFFICERS—S. Mitchell, President; Eugene L. Scott, Vice-President and Manager; J. F. Wright, Cashier, Secretary and Treasurer;  
P. Gafvert, Assistant Cashier.  
DIRECTORS—S. Mitchell, G. L. Robbins, Eugene L. Scott, S. A. Barber, E. E. Graham, H. Peterson, W. H. Shry.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts		\$285,094 25	\$157,428 30	\$442,522 55	\$493,207 19
Bonds and other securities		334 91		334 91	9,105 64
Bank premises		20,973 20	11,300 00	32,273 20	18,228 75
Furniture and fixtures		45,370 70		45,370 70	45,370 70
Safe deposit vaults		14,500 96		14,500 96	14,000 96
Other real estate owned		1,700 00		1,700 00	1,700 00
Due from other than reserve banks					5,926 58
Due from reserve banks		52,867 39		52,867 39	98,203 62
Cash on hand		27,112 00	12,950 41	40,062 41	36,744 06
Exchanges for clearing house					
Checks and other cash items		1,669 78		1,669 78	3,539 62
Other assets		1,339 92		1,339 92	
Totals		\$451,083 11	\$181,678 71	\$632,761 82	\$644,117 12
LIABILITIES.					
Capital					
Surplus		\$85,000 00	\$20,000 00	\$105,000 00	\$105,000 00
Undivided profits, less expenses and taxes paid		35,000 00	5,000 00	40,000 00	40,000 00
Bills payable, including certificates of deposit representing money borrowed		5,418 85	335 15	5,653 70	3,830 38
Due to other banks		50,000 00	50,000 00	50,000 00	
Due to banks, reserve deposits		3,020 04	3,020 04	3,020 04	39,450 38
Dividends unpaid					
Individual deposits subject to check		206,594 82		206,594 32	54 00
Demand certificates of deposit		7,706 36		7,706 36	337,107 93
Time certificates of deposit					9,066 75
Savings deposits			65,005 51	65,005 51	63,692 62
Certified checks			80,718 05	80,718 05	38,895 06
Cashier's checks		100 00		100 00	20 00
State, county and municipal deposits					
Postal savings deposits		9,000 00	10,600 00	19,600 00	7,000 00
Other liabilities		111 24		111 24	
Totals		\$451,083 11	\$181,678 71	\$632,761 82	\$644,117 12

NOTE.—The above statements include the business of the Springville branch office.

\*Deficit.



## 128. UNION SAVINGS BANK—MODESTO.

Incorporated April 29, 1889.

OFFICERS—C. D. Swan, President; C. R. Gailfus, Vice-President and Treasurer; G. C. Nelson, Cashier and Secretary.  
 DIRECTORS—C. D. Swan, E. C. Peck, T. H. Kewin, G. R. Stoddard, C. R. Gailfus.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$85,305 13	\$539,509 26	\$624,814 39	\$585,723 41
Overdrafts	-----	788 08	-----	788 08	131 54
Bonds and other securities	-----	49,522 02	6,311 86	55,833 88	61,030 38
Bank premises	-----	-----	15,000 00	15,000 00	15,000 00
Furniture and fixtures	-----	-----	5,000 00	5,000 00	5,000 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	2,000 00	2,000 00	2,500 00
Due from other than reserve banks	-----	-----	-----	-----	3,198 09
Due from reserve banks	-----	20,788 17	14,629 51	35,217 68	48,497 60
Cash on hand	-----	19,448 18	13,844 64	33,292 82	24,729 49
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	134 61	-----	134 61	5,393 75
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$175,786 19	\$596,295 27	\$772,081 46	\$796,204 26
LIABILITIES.					
Capital	-----	\$25,000 00	\$75,000 00	\$100,000 00	\$100,000 00
Surplus	-----	2,500 00	25,000 00	27,500 00	25,000 00
Undivided profits, less expenses and taxes paid	-----	11,896 70	26,596 95	38,423 65	35,563 27
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	91,271 59	-----	91,271 59	77,595 14
Demand certificates of deposit	-----	17,187 90	-----	17,187 90	64,695 56
Time certificates of deposit	-----	-----	34,088 40	34,088 40	61,630 00
Savings deposits	-----	-----	435,609 92	435,609 92	417,295 38
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	28,000 00	-----	28,000 00	14,514 91
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$175,786 19	\$596,295 27	\$772,081 46	\$796,204 26

## 129. VALLEJO COMMERCIAL BANK—VALLEJO.

Incorporated May 17, 1889.

OFFICERS—W. K. Cole, President; G. W. Wilson, Vice-President; S. J. McKnight, Cashier, Secretary and Treasurer; D. Brosnahan, Assistant Cashier; B. C. Byrne, Assistant Cashier.

DIRECTORS—G. W. Wilson, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, S. J. McKnight, James Power.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts		\$180,904 06	\$274,143 00	\$455,047 06	\$384,100 25
Bonds and other securities		50			5 93
Bank premises		103,691 05	281,727 30	385,418 35	409,241 26
Furniture and fixtures			65,697 05	65,697 05	62,000 00
Safe deposit vaults			3,000 00	3,000 00	3,000 00
Other real estate owned					
Due from other than reserve banks					14,373 14
Due from reserve banks		74,501 27	37,982 88	112,484 15	85,477 97
Cash on hand		28,624 90	15,033 66	43,658 56	30,978 34
Exchanges for clearing house					
Checks and other cash items		520 61		520 61	805 90
Other assets		2,112 60	518 96	2,631 05	76 64
<b>Totals</b>		\$380,754 48	\$678,062 85	\$1,067,837 33	\$970,059 52
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus		\$75,000 00	\$75,000 00	\$150,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		1,500 00	3,000 00	3,000 00	50,000 00
Bills payable, including certificates of deposit representing money borrowed		1,930 28	11,478 63	13,408 91	13,374 02
Due to other banks					
Due to banks. Reserve deposits					
Dividends unpaid		192 50		192 50	
Individual deposits subject to check		255,604 74		255,604 74	237,086 79
Demand certificates of deposit		6,729 08		6,729 08	9,370 76
Time certificates of deposit		6,100 00		6,100 00	1,000 00
Savings deposits			554,603 09	554,603 09	532,927 08
Certified checks		240 00		240 00	141 00
Cashier's checks					
State, county and municipal deposits		37,500 00	35,208 38	72,708 38	24,958 21
Postal savings deposits				2,610 96	
Other liabilities		2,346 92	232 75	2,579 67	
<b>Totals</b>		\$380,754 48	\$678,062 85	\$1,067,837 33	\$970,059 52

## 130. "JAS. H. GOODMAN &amp; CO. BANK"—NAPA.

Incorporated June 11, 1889.

OFFICERS—Clarence M. Smith, President; E. Z. Hennessy, Vice-President; H. M. Meacham, Manager; E. W. Churchill, Cashier and Secretary; E. E. Carhart, Assistant Cashier.  
 DIRECTORS—H. M. Meacham, E. Z. Hennessy, Clarence M. Smith, F. L. Coombs, F. G. Noyes, E. J. Thomas, E. W. Churchill.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> .....				
Overdrafts.....	\$88,000 25			\$150,741 39
Bonds and other securities.....	374 94			1,344 58
Bank premises.....	45,438 50			213,027 50
Furniture and fixtures.....				2,000 00
Safe deposit vaults.....	2,000 00			
Other real estate owned.....	51,580 00			65,415 04
Due from other than reserve banks.....				3,079 11
Due from reserve banks.....	45,410 31			69,101 55
Cash on hand.....	37,415 98			24,940 88
Exchanges for clearing house.....	1,922 32			1,019 08
Checks and other cash items.....	7,877 56			7,033 47
Other assets.....				
<b>Totals</b> .....	\$80,389 85			\$838,902 60
<b>LIABILITIES.</b>				
Capital.....				\$300,000 00
Surplus.....	\$100,000 00			75,000 00
Undivided profits, less expenses and taxes paid.....	25,000 00			53,535 37
Bills payable, including certificates of deposit representing money borrowed.....	34,255 81			15,000 00
Due to other banks.....				2,894 29
Due to banks, reserve deposits.....	319 94			
Dividends unpaid.....				
Individual deposits subject to check.....	245,705 46			215,568 57
Demand certificates of deposit.....	305 00			115 00
Time certificates of deposit.....	149,549 55			146,622 16
Savings deposits.....				
Certified checks.....				4,150 70
Cashier's checks.....				
State, county and municipal deposits.....	21,400 82			25,356 51
Postal savings deposits.....				
Other liabilities.....	924 28			
<b>Totals</b> .....	\$80,000 80			\$838,902 60

## 131. THE BANK OF EUREKA—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; Wm. S. Clark, Vice-President; G. A. Belcher, Cashier, Secretary and Treasurer; Coll Deane, Assistant Cashier.  
 DIRECTORS—C. P. Soule, W. S. Clark, C. S. Carson, Alex Connick, N. H. Falk, R. D. Porter, G. A. Belcher.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$754,352 62			\$730,947 35
Overdrafts		587 42			668 58
Bonds and other securities		71,762 17			60,134 00
Bank premises		57,500 00			49,456 57
Furniture and fixtures		5,000 00			87 50
Safe deposit vaults		5,400 00			
Other real estate owned		22,165 72			22,412 99
Due from other than reserve banks		6,255 47			3,895 43
Due from reserve banks		124,831 41			140,312 44
Cash on hand		103,882 72			89,990 30
Exchanges for clearing house					
Checks and other cash items		3,153 99			15,900 18
Other assets					
Totals		\$1,154,591 52			\$1,113,814 35
LIABILITIES.					
Capital		\$200,000 00			\$200,000 00
Surplus		50,000 00			50,000 00
Undivided profits, less expenses and taxes paid		115,343 08			104,707 98
Bills payable, including certificates of deposit representing money borrowed.					
Due to other banks		94,024 28			71,055 78
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		789,541 53			892,458 93
Demand certificates of deposit		55,043 04			73,693 56
Time certificates of deposit					
Savings deposits					
Certified checks		277 88			
Cashier's checks		1,653 20			10,381 60
State, county and municipal deposits		48,000 00			2,506 50
Postal savings deposits		2,675 98			
Other liabilities		32 53			
Totals		\$1,154,591 52			\$1,113,814 35



## 132. THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; Wm. S. Clark, Vice-President; G. A. Belcher, Cashier, Secretary and Treasurer; Coll Deane, Assistant Cashier.

DIRECTORS—C. P. Soule, Wm. S. Clark, C. S. Carson, Alex Connick, G. A. Belcher, N. H. Falk, R. D. Porter.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	-----	\$1,413,252 50	-----	\$1241,866 15
Overdrafts	-----	-----	-----	-----	-----
Bonds and other securities	-----	-----	231,732 50	-----	246,325 00
Bank premises	-----	-----	57,500 00	-----	45,969 82
Furniture and fixtures	-----	-----	5,000 00	-----	87 50
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	30,601 98	-----	30,450 19
Due from other than reserve banks	-----	-----	53,101 96	-----	55,595 32
Due from reserve banks	-----	-----	45,913 18	-----	34,300 39
Cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	31,033 84	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$1,868,135 96	-----	\$1,653,934 18
LIABILITIES.		-----	-----	-----	-----
Capital	-----	-----	\$100,000 00	-----	\$100,000 00
Surplus	-----	-----	64,500 00	-----	45,000 00
Undivided profits, less expenses and taxes paid	-----	-----	72,459 82	-----	80,753 79
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	1,631,176 14	-----	1,428,174 39
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$1,868,135 96	-----	\$1,653,934 18

## 133. HOME SAVINGS BANK—EUREKA.

Incorporated October 21, 1889.

OFFICERS—E. A. Leach, President; Geo. W. Cousins, Vice-President; H. W. Leach, Cashier and Secretary; E. R. Fakes, Assistant Cashier.

DIRECTORS—E. A. Leach, H. W. Leach, H. H. Buhne, Geo. W. Cousins, G. H. Schulze.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$1,013,776 33	-----	\$1,015,717 33
Overdrafts	-----			-----	
Bonds and other securities	-----			-----	
Bank premises	-----		328,805 00	-----	150,350 00
Furniture and fixtures	-----			-----	
Safe deposit vaults	-----			-----	
Other real estate owned	-----			-----	
Due from other than reserve banks	-----			-----	
Due from reserve banks	-----		118,454 76	-----	99,715 67
Cash on hand	-----		42,368 65	-----	33,702 25
Exchanges for clearing house	-----			-----	
Checks and other cash items	-----			-----	
Other assets	-----			-----	
Totals	-----		\$1,503,344 74	-----	\$1,299,485 25
LIABILITIES.					
Capital	-----				
Surplus	-----		\$100,000 00	-----	\$100,000 00
Undivided profits, less expenses and taxes paid	-----		35,000 00	-----	20,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		18,326 09	-----	46,646 05
Due to other banks	-----			-----	
Due to banks, reserve deposits	-----			-----	
Dividends unpaid	-----			-----	
Individual deposits subject to check	-----			-----	
Demand certificates of deposit	-----			-----	
Time certificates of deposit	-----			-----	
Savings deposits	-----		1,286,780 40	-----	1,132,214 20
Certified checks	-----			-----	
Cashier's checks	-----			-----	
State, county and municipal deposits	-----		45,000 00	-----	
Postal savings deposits	-----			-----	
Other liabilities	-----		18,238 25	-----	625 00
Totals	-----		\$1,503,344 74	-----	\$1,299,485 25

## 134. SAVINGS BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated December 2, 1889.

OFFICERS—A. G. Kendall, President; John Andreson, Jr., Vice-President; C. E. Vahey, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. G. Kendall, John Andreson, C. E. Vahey, C. Collin, F. C. Drew, Jas. C. Love, Fred T. Ferris, G. W. Prescott, H. R. Scott.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$384,851 08		\$337,105 76
Overdrafts				
Bonds and other securities				
Bank premises		28,573 81		28,573 81
Furniture and fixtures		6,000 00		6,000 00
Safe deposit vaults				
Other real estate owned		109 10		63 70
Due from other than reserve banks		26,610 44		28,684 98
Due from reserve banks		8,799 09		7,059 79
Cash on hand		156 47		
Exchanges for clearing house				
Checks and other cash items		254 22		1,332 67
Other assets				26 91
Totals		\$455,354 21		\$408,853 62
LIABILITIES.				
Capital				
Surplus		\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid		6,000 00		4,000 00
Bills payable, including certificates of deposit representing money borrowed		6,354 96		6,620 26
Due to other banks				
Due to banks, reserve deposits		4,573 23		
Dividends unpaid				
Individual deposits subject to check		20 00		
Demand certificates of deposit				
Time certificates of deposit		38,646 10		12,007 80
Savings deposits		324,321 92		311,225 56
Certified checks		418 00		
Cashier's checks				
State, county and municipal deposits		25,000 00		25,000 00
Postal savings deposits				
Other liabilities				
Totals		\$455,354 21		\$408,853 62

## 135. NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

Incorporated December 7, 1889.

OFFICERS—Phoebe M. Rideout, President; Helman Cheim, Vice-President; G. E. Eckhart, Cashier, Secretary and Treasurer.  
 DIRECTORS—Phoebe M. Rideout, Helman Cheim, G. R. Eckhart, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$515,782 23
Overdrafts			\$875,598 24		
Bonds and other securities					1,124,889 94
Bank premises			1,175,150 11		59,096 39
Furniture and fixtures			59,000 00		5,329 89
Sale deposit vaults			4,980 00		
Other real estate owned					15,580 89
Due from other than reserve banks					
Due from reserve banks			100,759 01		92,373 27
Cash on hand			41,381 32		33,051 38
Exchanges for clearing house					
Checks and other cash items			292 40		
Other assets					
Totals			\$2,057,122 08		\$1,846,108 99
LIABILITIES.					
Capital					
Surplus			\$130,000 00		\$130,000 00
Individual profits, less expenses and taxes paid			00,000 00		35,500 00
Bills payable, including certificates of deposit representing money borrowed			30,019 25		45,035 85
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit			4,857 37		
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks			1,780,169 89		1,584,852 23
State, county and municipal deposits					
Postal savings deposits			43,750 00		45,000 00
Other liabilities			8,069 47		4,720 91
			256 10		
Totals			\$2,057,122 08		\$1,846,108 99



## 136. ALAMEDA SAVINGS BANK ALAMEDA.

Incorporated January 17, 1910.

Officers: J. E. Baker, President; J. L. Gordon, Vice-President; Chas. E. Neel, Vice-President; Chas. E. Tubor, Cashier and Clerks.  
 Larry, W. M. McKean, Assistant Cashier and Assistant Secretary.  
 Directors: J. E. Baker, J. L. Gordon, Geo. W. Scott, Chas. E. Neel, Jos. P. Forderer, J. R. Knowland, A. V. Clark.

## Statement of June 4, 1913.

Assets	Commercial department (None)	Real estate department	Combined June 1, 1913 (None)	Combined June 1, 1912
<b>LIABILITIES</b>				
Capital				\$1,807,120 80
Surplus				307,003 80
Undivided profits, less expenses and taxes paid				107,127 51
Bills payable, including certificates of deposit representing money borrowed				7,000 00
Due to other banks				12,130 90
Due to banks, reserve deposits				23,255 05
Dividends unpaid				
Individual certificates of deposit				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>				\$2,530,770 10

ASSETS

LIABILITIES

## 137. "EUCLID SAVINGS BANK"—ONTARIO.

Incorporated March 17, 1890.

OFFICERS—H. E. Swan, President; A. H. Rose, Vice-President; H. S. Abbott, Cashier and Secretary; J. Bruce, Assistant Cashier.  
 DIRECTORS—H. E. Swan, A. H. Rose, A. M. Chaffey, C. A. Pierce, H. S. Abbott.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts			\$106,079 10	\$114,777 19	\$68,140 52
Bonds and other securities		\$8,698 00			
Bank premises		4,080 50	15,518 64	19,599 14	24,099 14
Furniture and fixtures			19,814 23	19,814 23	17,000 00
Safe deposit vaults					921 17
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			8,826 69	9,550 58	7,519 43
Cash on hand		728 89	3,385 65	3,385 65	2,261 84
Exchanges for clearing house					
Checks and other cash items			352 49	352 49	3 74
Other assets					
Totals		\$13,502 48	\$153,976 80	\$167,479 28	\$119,945 84
LIABILITIES.					
Capital					
Surplus		\$10,000 00	\$15,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		2,000 00	3,000 00	5,000 00	5,000 00
Bills payable, including certificates of deposit representing money borrowed		1,502 48	3,279 62	4,782 10	3,728 24
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks			120,470 30	120,470 30	80,079 72
State, county and municipal deposits					61 88
Postal savings deposits		11,700 00		11,700 00	
Other liabilities		464 33	62 55	526 88	76 00
Totals		\$13,502 48	\$153,976 80	\$167,479 28	\$119,945 84

## 138. EXCHANGE BANK—SANTA ROSA.

Incorporated April 3, 1890.

OFFICERS—M. Doyle, President; A. B. Ware, Vice-President; F. P. Doyle, Cashier, Secretary and Treasurer; A. J. LeBaron, Assistant Cashier; L. A. Pussley, Assistant Cashier.

DIRECTORS—M. Doyle, A. B. Ware, F. P. Doyle, A. C. Shelton, H. W. LeBaron.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$333,542 80	\$309,077 49	\$702,620 29	\$623,888 62
Overdrafts	1,196 10	---	1,196 10	1,118 50
Bonds and other securities	83,729 17	23,500 00	107,229 17	110,807 50
Bank premises	100,000 00	---	100,000 00	100,000 00
Furniture and fixtures	3,500 00	---	3,500 00	3,500 00
Safe deposit vaults	---	---	---	---
Other real estate owned	---	---	---	---
Due from other than reserve banks	908 35	---	908 35	31,192 40
Due from reserve banks	90,848 13	35,369 83	126,217 96	4,482 57
Cash on hand	41,787 75	14,632 80	56,420 55	99,743 40
Exchanges for clearing house	---	---	---	61,359 73
Checks and other cash items	2,570 16	---	2,570 16	1,684 45
Other assets	639 71	---	639 71	151 53
Totals	\$658,722 17	\$442,580 12	\$1,101,302 29	\$1,037,988 70
LIABILITIES.				
Capital	\$100,000 00	\$50,000 00	\$150,000 00	\$150,000 00
Surplus	25,000 00	12,500 00	37,500 00	37,500 00
Undivided profits, less expenses and taxes paid	64,278 46	---	64,278 46	67,416 89
Bills payable, including certificates of deposit representing money borrowed	---	---	---	---
Due to other banks	1,072 15	---	1,072 15	3,445 54
Due to banks, reserve deposits	---	---	---	---
Dividends unpaid	---	---	---	---
Individual deposits subject to check	170,043 47	---	170,043 47	175,938 90
Demand certificates of deposit	6,032 55	---	6,032 55	10,003 40
Time certificates of deposit	226,512 96	---	226,512 96	221,175 86
Savings deposits	---	380,080 12	380,080 12	322,076 56
Certified checks	250 00	---	250 00	200 00
Cashier's checks	---	---	---	---
State, county and municipal deposits	65,000 00	---	65,000 00	50,000 00
Postal savings deposits	---	---	---	---
Other liabilities	512 58	---	512 58	181 55
Totals	\$658,722 17	\$442,580 12	\$1,101,302 29	\$1,037,988 70

# 139 AND 139A.

## "THE BANK OF SANTA MARIA"—SANTA MARIA.

Incorporated May 7, 1890.

OFFICERS—Paul O. Tietzen, President and Manager; James F. Goodwin, Vice-President; Samuel A. Dana, Vice-President; L. P. Scaroni, Cashier and Secretary; B. E. Jesse, Treasurer and Assistant Cashier.  
DIRECTORS—Paul O. Tietzen, E. J. Pezzoni, S. A. Dana, M. Thornburg, John Long, J. F. Goodwin, C. Muscio, F. C. Twitchell.

### Statement of June 4, 1913.

#### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b>				
Overdrafts	\$1,113,415.67	\$207,973.50	\$1,321,389.17	\$1,203,222.79
Bonds and other securities	661.95		661.95	115.09
Bank premises	152,618.55		152,618.55	142,382.47
Furniture and fixtures	63,000.00		63,000.00	51,300.00
Safe deposit vaults	24,608.00		24,608.00	22,670.00
Other real estate owned				13,500.00
Due from other than reserve banks	21,469.55		21,469.55	30,020.21
Due from reserve banks	172,611.03	5,023.55	177,634.58	137,256.58
Cash on hand	97,458.30	7,310.52	104,768.82	90,046.05
Exchanges for clearing house				
Checks and other cash items	5,373.88		5,373.88	3,391.74
Other assets				
<b>Totals</b>	<b>\$1,651,656.93</b>	<b>\$220,307.57</b>	<b>\$1,871,964.50</b>	<b>\$1,693,954.93</b>

#### LIABILITIES.

<b>Capital</b>				
Surplus	\$175,000.00	\$25,000.00	\$200,000.00	\$100,000.00
Undivided profits, less expenses and taxes paid	125,000.00	25,000.00	150,000.00	200,000.00
Bills payable, including certificates of deposit representing money borrowed	1,700.87	4,286.12	5,986.99	24,731.88
Due to other banks				75,000.00
Due to banks, reserve deposits	722.76		722.76	15,254.01
Dividends unpaid				30.00
Individual deposits subject to check	57.50		57.50	
Demand certificates of deposit	772,539.64		772,539.64	754,913.31
Time certificates of deposit	2,639.68		2,639.68	3,107.88
Savings deposits	492,000.51		492,000.51	469,021.62
Certified checks		166,021.45	166,021.45	
Cashier's checks	95.00		95.00	
State, county and municipal deposits				
Postal savings deposits	80,000.00		80,000.00	49,000.00
Other liabilities	1,809.97		1,809.97	2,295.63
<b>Totals</b>	<b>\$1,651,656.93</b>	<b>\$220,307.57</b>	<b>\$1,871,964.50</b>	<b>\$1,693,954.93</b>

Note.—The above statements include the business of the Guadalupe branch. Added savings department January 27, 1913.



## 140. BANK OF LOMPOC—LOMPOC.

Incorporated June 5, 1890.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Cashier, Secretary and Treasurer.  
 DIRECTORS—Jas. Sloan, R. E. Sudden, R. C. Sudden, Ph. Scolari, D. Manfrina, W. C. Bissinger, L. Kalin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$803,032 17			\$290,809 39
Bonds and other securities		4,492 61			3,813 61
Bank premises		46,670 00			46,882 30
Furniture and fixtures					
Safe deposit vaults		4,200 00			4,000 00
Other real estate owned					
Due from other than reserve banks		9,000 00			12,500 00
Due from reserve banks		3,054 71			2,481 51
Cash on hand		14,823 99			39,591 75
Exchanges for clearing house		18,277 92			14,612 80
Checks and other cash items		1,276 88			1,414 86
Other assets					
Totals		\$405,728 28			\$425,276 22
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid		40,000 00			40,000 00
Bills payable, including certificates of deposit representing money borrowed		40,218 31			24,516 26
Due to other banks					20,000 00
Due to banks, reserve deposits		3,672 73			22,291 11
Dividends unpaid					
Individual deposits subject to check		150,759 23			155,809 40
Demand certificates of deposit		25 00			5,045 70
Time certificates of deposit		945 00			17,945 00
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		41,018 67			39,500 00
Postal savings deposits					88 75
Other liabilities		29,089 35			
Totals		\$405,728 28			\$425,276 22

# 141. GERMAN AMERICAN TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated August 21, 1890.

OFFICERS—M. N. Avery, President; W. E. McVay, Vice-President; J. F. Andrews, Cashier and Treasurer; W. W. Gibbs, Jr., Assistant Cashier; W. R. Morehouse, Assistant Cashier; J. Veenhuyzen, Trust Officer and Assistant Secretary; L. B. Howe, Assistant Trust Officer; R. P. Hillman, Secretary; O. C. Schmidt, Assistant Secretary.  
 DIRECTORS—W. S. Bartlett, M. N. Avery, W. E. McVay, Chas. E. Anthony, O. T. Johnson, E. S. Rowley, Gall B. Johnson, Theo. Barhydt, Isaac Milbank, C. N. Flint, Victor Ponet, J. M. Schneider, P. F. Schumacher, Walter F. Haas, Walter Bordwell.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$228,923 15	\$16,370,635 88		\$17,299,559 03	\$15,973,028 22
Overdrafts		4,684 98	282 98		4,967 96	
Bonds and other securities		539,819 58	574,310 00	\$249,543 28	1,363,672 86	1,034,243 54
Bank premises						
Furniture and fixtures						
Safe deposit vaults			40,000 00		40,000 00	40,000 00
Other real estate owned		2,575 15			2,575 15	1,807 04
Due from other than reserve banks		219,610 65	1,918,089 64		2,138,299 69	2,881,408 69
Due from reserve banks		213,387 35	972,473 19	12,767 89	1,198,628 43	1,079,960 78
Cash on hand		69,382 59	16,289 92		76,672 51	70,625 48
Exchanges for clearing house		7,117 63	3,797 34		10,914 40	38,218 19
Checks and other cash items		10,423 64	3 00		10,426 64	25,362 72
Other assets						
Totals		\$1,986,923 55	\$19,896,481 95	\$262,311 17	\$22,145,716 67	\$21,144,654 66
LIABILITIES.						
Capital		\$300,000 00	\$500,000 00	\$200,000 00	\$1,000,000 00	\$800,000 00
Surplus		100,000 00	700,000 00		800,000 00	700,000 00
Undivided profits, less expenses and taxes paid		33,107 89	450,303 48	62,311 17	545,725 54	400,928 49
Bills payable, including certificates of deposit representing money borrowed						
Due to other banks		8,771 12			8,771 12	9,078 98
Due to banks, reserve deposits						
Dividends unpaid			145 00		145 00	145 00
Individual deposits subject to check		1,091,332 64			1,091,332 64	
Demand certificates of deposit		112,735 55			112,735 55	
Time certificates of deposit			766,270 39		766,270 39	817,868 45
Savings deposits			17,350,770 91		17,350,770 91	17,483,125 12
Certified checks		1,482 44			1,482 44	
Cashier's checks			50,498 66		50,498 66	24,504 15
State, county and municipal deposits		300,493 15			300,493 15	301,114 51
Trust deposits						
Postal savings deposits						
Other liabilities		39,071 36	108,490 51		147,561 87	604,889 96
Totals		\$1,986,923 55	\$19,896,481 95	\$262,311 17	\$22,145,716 67	\$21,144,654 66

NOTE.—Changed name from German American Savings Bank to German American Trust and Savings Bank July 1, 1912.

## 142. "RIVERSIDE SAVINGS BANK AND TRUST COMPANY"—RIVERSIDE.

Incorporated September 10, 1890.

OFFICERS—J. A. Simms, President; S. J. Castleman, Vice-President; C. O. Evans, Cashier, Secretary and Treasurer; C. E. Waite, Assistant Cashier.  
 DIRECTORS—J. A. Simms, J. S. Castleman, S. J. Castleman, C. O. Evans, H. F. Grout, C. L. McFarland, E. S. Moulton, W. A. Purlington, L. C. Waite.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$990,095 14		\$892,857 14
Overdrafts					
Bonds and other securities			68,179 15		109,032 80
Bank premises					
Furniture and fixtures			18,000 00		20,000 00
Safe deposit vaults					
Other real estate owned			30,141 24		28,292 25
Due from other than reserve banks					
Due from reserve banks			309,789 12		327,488 37
Cash on hand			28,648 26		32,127 27
Exchanges for clearing house					
Checks and other cash items			107 65		23 97
Other assets					
Totals			\$1,444,960 56		\$1,409,881 80
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$100,000 00		\$100,000 00
Bills payable, including certificates of deposit representing money borrowed			32,000 00		30,000 00
Due to other banks			23,241 38		23,827 37
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit			43,075 56		50,041 57
Time certificates of deposit			1,190,083 80		1,144,778 83
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits			50,000 00		50,000 00
Postal savings deposits			3,800 32		2,233 83
Other liabilities			2,760 00		
Totals			\$1,444,960 56		\$1,409,881 80

## 143. FARMERS AND MECHANICS' SAVINGS BANK—SACRAMENTO.

Incorporated September 20, 1890.

OFFICERS—Geo. W. Peltier, President; Robert M. Richardson, Vice-President; Peter J. Shields, Vice-President; Marshall Diggs, Vice-President; Montfort K. Crowell, Cashier, Secretary and Treasurer.  
 DIRECTORS—Geo. W. Peltier, Marshall Diggs, J. C. Coffing, W. F. Gornley, Philip Wolf, Jr., Peter J. Shields, P. J. Harney, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schmobel, Bonus Lightner, Henry Mitau, W. F. Geary, John L. White, J. L. Gillis, Jos. R. Arnold, A. Van V. Phinney.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts	-----	-----	\$1,183,803 24	-----	\$974,033 21
Bonds and other securities	-----	-----	376,230 14	-----	334,965 35
Bank premises	-----	-----	219,000 00	-----	121,794 86
Furniture and fixtures	-----	-----	3,271 60	-----	2,456 00
Safe deposit vaults	-----	-----	20,000 00	-----	-----
Other real estate owned	-----	-----	-----	-----	6,976 45
Due from other than reserve banks	-----	-----	-----	-----	2,680 99
Due from reserve banks	-----	-----	151,986 03	-----	88,214 18
Cash on hand	-----	-----	35,416 79	-----	27,856 35
Exchanges for clearing house	-----	-----	5,006 23	-----	-----
Checks and other cash items	-----	-----	9,577 78	-----	2,574 86
Other assets	-----	-----	3,179 53	-----	-----
Totals	-----	-----	\$2,007,641 39	-----	\$1,561,572 25
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$350,000 00	-----	\$255,000 00
Undivided profits, less expenses and taxes paid	-----	-----	16,489 72	-----	10,059 67
Bills payable, including certificates of deposit representing money borrowed	-----	-----	26,811 89	-----	25,903 21
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	5,183 00	-----	1,600 00
Time certificates of deposit	-----	-----	9,037 95	-----	8,973 88
Savings deposits	-----	-----	1,413,007 45	-----	1,127,206 48
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	5,186 64	-----	1,456 25
State, county and municipal deposits	-----	-----	175,000 00	-----	127,500 00
Postal savings deposits	-----	-----	6,329 24	-----	3,872 76
Other liabilities	-----	-----	46 00	-----	-----
Totals	-----	-----	\$2,007,641 39	-----	\$1,561,572 25



## 147, 147A AND 147B. THE RIDEOUT BANK—MARYSVILLE.

Incorporated November 1, 1890.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; W. B. Swain, Cashier, Secretary and Treasurer; S. J. Flanery, Assistant Cashier.

DIRECTORS—Phoebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$1,332,557 27	\$333,251 00	\$1,495,838 27	\$1,457,693 89
Overdrafts	5,789 63		5,789 63	14,532 05
Bonds and other securities	375,828 18		375,828 18	283,798 97
Bank premises	39,684 33		39,684 33	44,684 33
Furniture and fixtures	10,667 34		10,667 34	19,400 50
Safe deposit vaults	6,275 75		6,275 75	11,275 75
Other real estate owned	50,438 75		50,438 75	40,304 41
Due from other than reserve banks	1,687 19		1,687 19	1,321 49
Due from reserve banks	192,106 88	3,112 04	195,218 92	193,594 77
Cash on hand	142,912 13	4,835 97	147,748 10	138,129 03
Exchanges for clearing house	8,243 63		8,243 63	2,315 48
Checks and other cash items	1,327 99		1,327 99	1,378 48
Other assets				
Totals	\$2,197,559 37	\$141,209 01	\$2,338,768 38	\$2,198,233 24
LIABILITIES.				
Capital				
Surplus	\$255,000 00	\$25,000 00	\$250,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid	243,750 00	6,250 00	250,000 00	250,000 00
Bills payable, including certificates of deposit representing money borrowed	109,254 34	365 57	109,589 91	104,057 79
Due to other banks				
Due to banks, reserve deposits	24,169 23		24,169 23	2,039 53
Dividends unpaid	102,561 82		102,561 82	108,068 81
Individual deposits subject to check				
Demand certificates of deposit	1,017,822 91		1,017,822 91	975,805 08
Time certificates of deposit	79,450 60		79,450 60	83,282 27
Savings deposits	285,706 27		285,706 27	318,284 08
Certified checks		109,583 44	109,583 44	
Cashier's checks	656 15		656 15	337 50
State, county and municipal deposits				
Postal savings deposits	105,253 90		105,253 90	105,790 76
Other liabilities	92 30		92 30	
	3,812 35		3,812 35	637 42
Totals	\$2,197,559 37	\$141,209 01	\$2,338,768 38	\$2,198,233 24

NOTE.—The above statements include the business of the Gridley and Live Oak branch offices. Added savings department November 29, 1912.

## 148. CITIZENS' BANK—CORONA.

Incorporated November 5, 1890.

OFFICERS—T. O. Andrews, President; Frank S. Scoville, Vice-President; G. P. McCorkle, Cashier, Secretary and Treasurer.  
 DIRECTORS—T. O. Andrews, Frank Scoville, Geo. E. Snidecor, R. L. Willits, G. O. McCorkle.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS</b>					
Overdrafts	-----		\$94,013 46	-----	\$87,648 66
Bonds and other securities	-----		20,981 50	-----	-----
Bank premises	-----		15,000 00	-----	22,239 75
Furniture and fixtures	-----		1,946 25	-----	-----
Safe deposit vaults	-----		6,571 37	-----	1,000 00
Other real estate owned	-----		5,000 55	-----	500 00
Due from other than reserve banks	-----		2,624 59	-----	6,771 37
Due from reserve banks	-----		3,721 43	-----	5,624 10
Cash on hand	-----		55 29	-----	6,640 13
Exchanges for clearing house	-----			-----	5,000 00
Checks and other cash items	-----			-----	-----
Other assets	-----			-----	-----
Totals	-----		\$150,611 94	-----	\$135,424 01
<b>LIABILITIES.</b>					
Capital	-----			-----	
Surplus	-----		\$25,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----		4,300 00	-----	3,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		1,056 82	-----	1,557 83
Due to other banks	-----			-----	-----
Due to banks, reserve deposits	-----			-----	-----
Dividends unpaid	-----			-----	-----
Individual deposits subject to check	-----			-----	-----
Demand certificates of deposit	-----			-----	-----
Time certificates of deposit	-----			-----	-----
Savings deposits	-----		36,137 59	-----	39,862 91
Certified checks	-----		61,575 00	-----	53,104 60
Cashier's checks	-----		90 00	-----	-----
State, county and municipal deposits	-----		12,500 00	-----	389 12
Postal savings deposits	-----		4,952 53	-----	12,560 00
Other liabilities	-----		1,000 00	-----	-----
Totals	-----		\$150,611 94	-----	\$135,424 01

## 149. WATSONVILLE SAVINGS BANK—WATSONVILLE.

Incorporated December 8, 1890.

OFFICERS—H. S. Fletcher, President; E. S. Bockius, Vice-President; W. R. Radcliff, Cashier, Secretary and Treasurer.  
DIRECTORS—H. S. Fletcher, E. S. Bockius, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				\$538,287 41
Overdrafts	-----		\$594,261 70		
Bonds and other securities	-----				
Bank premises	-----		145,702 50		163,486 65
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		70,022 39		118,855 19
Cash on hand	-----		17,329 82		16,049 97
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$827,316 41		\$856,679 22
LIABILITIES.					
Capital	-----				\$50,000 00
Surplus	-----		30,000 00		27,500 00
Undivided profits	-----		8,382 16		17,723 00
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Time certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		738,984 25		761,455 62
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$827,316 41		\$856,679 22

## 150. PEOPLE'S SAVINGS BANK OF FRESNO—FRESNO.

Incorporated December 10, 1890.

OFFICERS—A. V. Lisenby, President; F. K. Prescott, Vice-President; Wick W. Parsons, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. V. Lisenby, F. K. Prescott, O. J. Woodward, C. S. Pierce, Wick W. Parsons.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$1,790,805 92		\$1,408,477 15
Bonds and other securities					
Bank premises			81,356 47		67,685 47
Furniture and fixtures					
Safe deposit vaults			22,417 76		24,544 16
State deposit account					
Other real estate owned					
Due from other than reserve banks			27,210 72		20,610 20
Due from reserve banks			46,189 09		129,744 13
Cash on hand			56,809 12		57,182 77
Exchanges for clearing house			2,649 17		2,100 16
Checks and other cash items					
Other assets			7,519 65		
Totals			\$2,034,958 50		\$1,770,294 04
<b>LIABILITIES.</b>					
Capital					
Surplus			\$100,000 00		\$100,000 00
Undivided profits, less expenses and taxes paid			100,000 00		60,000 00
Bills payable, including certificates of deposit representing money borrowed			47,105 94		54,380 03
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			1,787,852 56		1,555,914 01
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$2,034,958 50		\$1,770,294 04





# 153. BANK OF HAYWARDS—HAYWARD.

Incorporated February 26, 1891.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier.

DIRECTORS—I. B. Parsons, F. C. Winton, E. O. Webb, J. E. Farnum, S. S. Hawley, F. I. Lemos, Chas. Allen.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$114,757 23			\$130,960 94
Overdrafts	497 22			672 07
Bonds and other securities	80,616 45			35,556 29
Bank premises	51,500 00			48,500 00
Furniture and fixtures				1,000 00
Safe deposit vaults	4,800 00			
Other real estate owned				
Due from other than reserve banks	3,717 51			27,511 38
Due from reserve banks	32,703 03			40,173 88
Cash on hand	22,869 00			16,618 95
Exchanges for clearing house	468 27			343 19
Checks and other cash items				
Other assets				
Totals	\$261,929 36			\$301,376 70
LIABILITIES.				
Capital	\$48,850 00			\$43,775 00
Surplus	4,500 00			3,127 50
Undivided profits, less expenses and taxes paid	3,604 83			5,177 19
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks	11,528 03			9,529 24
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	181,207 82			212,459 04
Demand certificates of deposit	3,923 85			3,524 85
Time certificates of deposit	4,378 03			18,860 68
Savings deposits				
Certified checks	50 00			1,250 00
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	3,886 20			3,673 20
Other liabilities				
Totals	\$261,929 36			\$301,376 70

## 154. SANTA BARBARA SAVINGS AND LOAN BANK—SANTA BARBARA.

Incorporated March 19, 1891.

OFFICERS—Geo. S. Edwards, President; Jos. Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John S. Edwards, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Geo. S. Edwards, Jos. Sexton, T. S. Hawley, Alfred Edwards, Jno. W. Ballard, J. John S. Edwards, Edward F. R. Vail.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$1,954,607 29		\$1,708,386 73
Bonds and other securities					
Bank premises			570,078 91		609,894 26
Furniture and fixtures					
Safe deposit vaults			18,000 00		18,836 25
Other real estate owned					
Due from other than reserve banks			24,991 33		16,790 99
Due from reserve banks			16,633 83		49,293 57
Cash on hand			62,223 43		133,653 82
Exchanges for clearing house			54,210 40		47,739 85
Checks and other cash items			5,621 63		1,949 51
Other assets					
Totals			\$2,706,296 82		\$2,585,851 01
<b>LIABILITIES.</b>					
Capital					
Surplus			\$225,000 00		\$225,000 00
Undivided profits, less expenses and taxes paid			20,000 00		8,000 00
Bills payable, including certificates of deposit representing money borrowed			31,143 82		34,844 20
Due to other banks					
Due to banks, reserve deposits			2,302 78		
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			43,533 63		40,624 85
Savings deposits			2,293,893 45		2,177,892 14
Certified checks					
Cashier's checks					
State, county and municipal deposits			80,414 43		90,546 62
Postal savings deposits			9,988 71		9,033 20
Other liabilities					
Totals			\$2,706,296 82		\$2,585,851 01

## 155. SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated June 19, 1891.

OFFICERS—F. P. Morrison, President; J. P. Fisk, Vice-President; H. R. Scott, Vice-President and Treasurer; S. Williams, Secretary;  
 W. B. Johnson, Assistant Secretary.  
 DIRECTORS—F. P. Morrison, J. P. Fisk, S. Williams, H. H. Garstin, Harmon R. Scott, Edward M. Cape, S. C. Harver.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$471,375 00
Overdrafts					
Bonds and other securities					
Bank premises					58,020 29
Furniture and fixtures					
Safe deposit vaults					6,580 00
Other real estate owned					
Due from other than reserve banks					16,987 17
Due from reserve banks					97,440 12
Cash on hand					59,503 88
Exchanges for clearing house					12,721 84
Checks and other cash items					
Other assets					452 90
Totals				\$716,237 19	\$714,111 20
LIABILITIES.					
Capital					
Surplus					\$50,000 00
Undivided profits, less expenses and taxes paid					35,000 00
Bills payable, including certificates of deposit representing money borrowed					15,057 83
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					9,917 07
Certified checks					
Cashier's checks					8,886 80
State, county and municipal deposits					580,216 82
Postal savings deposits					
Other liabilities					25,000 00
Totals				\$716,237 19	\$714,111 20



## 156. SECURITY SAVINGS BANK OF SAN JOSE—SAN JOSE.

Incorporated June 23, 1891.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; G. B. Campbell, Assistant Cashier; C. D. Shepherd, Assistant Cashier.

DIRECTORS—W. S. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Frank Stock, DeLancy Lewis, Wm. M. Curtner, T. Kirk, A. H. Marten, Fred M. Stern, J. S. Williams.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	Overdrafts		\$1,211,854 37		\$1,110,730 44
	Bonds and other securities				148,304 01
	Bank premises		156,371 51		25,000 00
	Furniture and fixtures		25,000 00		8,083 85
	Safe deposit vaults		7,160 00		
	Other real estate owned				
	Due from other than reserve banks				
	Due from reserve banks		142,187 71		161,360 02
	Cash on hand		29,848 96		27,778 61
	Exchanges for clearing house				
	Checks and other cash items				
	Other assets		10 00		10 00
	Totals		\$1,572,432 55		\$1,481,256 93
LIABILITIES.					
Capital	Surplus		\$100,000 00		\$100,000 00
	Undivided profits, less expenses and taxes paid		50,000 00		85,000 00
	Bills payable including certificates of deposit representing money borrowed		22,011 21		32,817 10
	Due to other banks				
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check				
	Demand certificates of deposit				
	Time certificates of deposit				
	Savings deposits		1,350,421 34		1,288,439 83
	Certified checks				
	Cashier's checks				
	State, county and municipal deposits		50,000 00		25,000 00
	Postal savings deposits				
	Other liabilities				
	Totals		\$1,572,432 55		\$1,481,256 93

## 157 AND 157A. LOS NIETOS VALLEY BANK—DOWNEY.

Incorporated July 20, 1891.

OFFICERS—Q. J. Rowley, President; Arthur L. Darby, Vice-President; Chas. R. Church, Cashier; Jno. W. Rudd, Assistant Cashier; Jos. Smith, Secretary.

DIRECTORS—Q. J. Rowley, Arthur L. Darby, Joseph Smith, Frank Burke, Jas. C. Rives, A. L. Ball, Chas. R. Church.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts-----	\$300,637 93			\$383,166 20
Bond and other securities-----	822 51			1,184 44
Bank premises-----	3,337 33			2,112 40
Furniture and fixtures-----	12,125 00			12,125 00
Safe deposit vaults-----	5,000 00			5,300 00
Other real estate owned-----				
Due from other than reserve banks-----	738 25			1,833 18
Due from reserve banks-----	44,063 68			40,075 70
Cash on hand-----	14,901 42			27,021 35
Exchanges for clearing house-----	1,148 53			1,011 55
Checks and other cash items-----	3,288 29			1,146 61
Other assets-----	6 25			
<b>Totals</b> -----	\$383,139 22			\$375,003 13
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$75,000 00			\$75,000 00
Undivided profits, less expenses and taxes paid-----	18,750 00			18,750 00
Bills payable, including certificates of deposit representing money borrowed-----	1,770 94			4,197 39
Due to other banks-----	40,000 00			20,000 00
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	201,252 66			40 00
Demand certificates of deposit-----	1,969 01			218,713 29
Time certificates of deposit-----	44,263 44			3,086 16
Savings deposits-----				35,209 29
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----	3,103 17			
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----	\$383,139 22			\$375,003 13

NOTE.—The above statements include the business of the Watts branch office.

## 158. "AZUSA VALLEY SAVINGS BANK"—AZUSA.

Incorporated August 20, 1891.

OFFICERS—W. R. Powell, President; W. W. Heth, Vice-President; F. A. Carpenter, Cashier, Secretary and Treasurer.

DIRECTORS—V. M. Greever, Jas. Slauson, J. C. Wright, Alfred P. Griffith, T. H. Knapp, W. R. Powell, W. W. Heth.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$152,239 93		\$139,939 99
Overdrafts					
Bond and other securities			14,180 17		14,293 07
Bank premises			3,500 00		3,500 00
Furniture and fixtures			2,000 00		2,100 00
Safe deposit vaults					
Other real estate owned			2,630 47		
Due from other than reserve banks			886 79		8,567 46
Due from reserve banks			16,213 36		4,153 87
Cash on hand			8,240 16		3,563 69
Exchanges for clearing house					
Cheeks and other cash items			804 13		987 50
Other assets					
Totals			\$195,714 01		\$177,115 53
LIABILITIES.					
Capital					\$25,000 00
Surplus			\$25,000 00		5,000 00
Undivided profits, less expenses and taxes paid			7,000 00		4,904 24
Bills payable, including certificates of deposit representing money borrowed			6,048 75		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			2 78		6,002 78
Savings deposits			145,602 48		124,208 56
Certified checks					
Cashier's checks					
State, county and municipal deposits			12,000 00		12,000 00
Postal savings deposits					
Other liabilities					
Totals			\$195,714 01		\$177,115 53

## 159 AND 159A. CENTRAL SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated September 8, 1891.

OFFICERS.—J. F. Carlston, President; R. M. Fitzgerald, Vice-President; Arthur L. Harris, Cashier, Secretary and Treasurer; H. C. Sageborn, Assistant Cashier and Assistant Secretary; H. R. Bronner, Assistant Cashier.  
 DIRECTORS.—John L. Howard, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, Geo. C. Perkins, J. K. Moffitt, A. S. Blake, W. T. Veltch, J. F. Carlston.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
LOANS	Overdrafts	-----	\$5,580,535 92	-----	\$5,093,353 97
	Bond and other securities	-----	565,149 07	-----	594,445 23
	Bank premises	-----	350,000 00	-----	354,888 80
	Furniture and fixtures	-----	4,838 80	-----	-----
	Safe deposit vaults	-----	50,000 00	-----	50,000 00
	Other real estate owned	-----	84,769 80	-----	84,769 80
	Due from other than reserve banks	-----	-----	-----	-----
	Due from reserve banks	-----	270,627 44	-----	327,301 39
	Cash on hand	-----	133,680 68	-----	118,970 67
	Exchanges for clearing house	-----	-----	-----	-----
	Checks and other cash items	-----	4,693 84	-----	8,733 84
	Other assets	-----	-----	-----	-----
	Totals	-----	\$7,014,205 55	-----	\$7,632,413 70
LIABILITIES.		-----	-----	-----	-----
CAPITAL	Capital	-----	\$500,000 00	-----	\$500,000 00
	Surplus	-----	130,115 60	-----	100,000 00
	Undivided profits, less expenses and taxes paid	-----	192,848 69	-----	187,862 51
	Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----
	Due to other banks	-----	-----	-----	-----
	Due to banks, reserve deposits	-----	-----	-----	-----
	Dividends unpaid	-----	15 00	-----	-----
	Individual deposits subject to check	-----	-----	-----	-----
	Demand certificates of deposit	-----	210 00	-----	-----
	Time certificates of deposit	-----	150 00	-----	-----
	Savings deposits	-----	5,972,014 55	-----	5,064,600 99
	Certified checks	-----	-----	-----	-----
	Cashier's checks	-----	-----	-----	-----
	State, county and municipal deposits	-----	220,500 00	-----	164,950 00
	Postal savings deposits	-----	22,351 71	-----	15,000 20
	Other liabilities	-----	-----	-----	-----
	Totals	-----	\$7,014,205 55	-----	\$8,632,413 70

NOTE.—The above statements include the business of the Telegraph avenue branch office.



## 160. BANK OF ANTIOCH—ANTIOCH.

Incorporated September 14, 1891.

OFFICERS—Seth Davidson, President; J. Rio Baker, Vice-President; R. Harkinson, Cashier, Secretary and Treasurer; R. V. Davis, Assistant Cashier.  
 DIRECTORS—J. Rio Baker, H. F. Beede, S. Davidson, R. Harkinson, John L. Harkinson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOANS.	Overdrafts	\$214,340 16	\$271,515 40	\$485,855 56	\$514,805 53
	Real estate and other securities	887 10		887 10	2,082 32
	Bank premises	34,541 29		34,541 29	34,618 61
	Furniture and fixtures				8,616 86
	Safe deposit vaults				
	Other real estate owned	7,679 04	8,616 86	8,616 86	
	Due from other than reserve banks			7,679 04	8,326 83
	Due from reserve banks	57,486 55	5,190 49	62,687 04	26,155 22
	Cash on hand	12,798 83	6,945 43	19,744 26	20,784 06
	Exchanges for clearing house				
	Checks and other cash items	303 58		303 58	
	Other assets				
	Totals	\$827,846 55	\$892,298 18	\$820,114 73	\$816,050 43
LIABILITIES.					
Capital	Surplus	\$80,000 00	\$20,000 00	\$100,000 00	\$80,000 00
	Undivided profits, less expenses and taxes paid	10,000 00	11,500 00	21,500 00	40,000 00
	Bills payable, including certificates of deposit representing money borrowed	5,259 82	8,954 38	14,194 20	7,574 58
	Due to other banks	20,000 00		20,000 00	70,000 00
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check	170,320 91		170,320 91	40 00
	Demand certificates of deposit	11,897 40		11,897 40	2,109 60
	Time certificates of deposit		14,010 25	14,010 25	23,500 85
	Savings deposits		237,893 55	237,893 55	221,983 44
	Certified checks				
	Cashier's checks				
	State, county and municipal deposits				
	Postal savings deposits	30,478 42		30,478 42	30,132 12
	Other liabilities				
	Totals	\$827,846 55	\$892,298 18	\$820,114 73	\$816,050 43

## 161. HANFORD SAVINGS BANK—HANFORD.

Incorporated October 8, 1891.

OFFICERS—C. M. Cross, President; J. H. Hopkins, Vice-President; Judd Smith, Cashier and Secretary; R. J. Downing, Assistant Cashier.

DIRECTORS—C. M. Cross, J. H. Hopkins, Judd Smith, F. M. Parrish, J. T. Dunlap, A. Leoni, E. F. Pickereil.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts		\$292,802 00		\$279,635 00
Bond and other securities				
Bank premises				
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks				
Cash on hand		26,894 55		25,766 55
Exchanges for clearing house		6,115 23		5,733 00
Checks and other cash items				
Other assets		9 08		
Totals		\$325,820 86		\$311,134 55

## LIABILITIES.

Capital				
Surplus		\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid		25,000 00		12,500 00
Bills payable, including certificates of deposit representing money borrowed		6,412 03		13,046 32
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Time certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks		244,408 83		235,588 23
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$325,820 86		\$311,134 55

## 163. "YOLO COUNTY SAVINGS BANK"—WOODLAND.

Incorporated December 9, 1891.

OFFICERS—John Wohlfrom, President; H. H. Gable, Vice-President; J. I. McConnell, Cashier, Secretary and Treasurer; H. D. Porter, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—John Wohlfrom, H. H. Gable, A. M. Bemmerly, E. Niclas, J. F. Hink, P. T. Langenour, W. R. Langenour, A. F. Anderson, H. D. Porter.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$1,057,429 89		\$1,020,667 44
Overdrafts				
Bond and other securities				
Bank premises		181,411 45		183,920 20
Furniture and fixtures		20,000 00		20,000 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		4,125 00		95,980 51
Due from reserve banks		22,233 76		91,881 81
Cash on hand		40,218 85		37,791 65
Exchanges for clearing house				
Checks and other cash items		4,191 54		3,084 65
Other assets				
Totals		\$1,359,610 49		\$1,383,325 76
LIABILITIES.				
Capital				
Surplus		\$120,000 00		\$90,000 00
Undivided profits, less expenses and taxes paid		100,000 00		100,000 00
Bills payable, including certificates of deposit representing money borrowed		42,691 32		91,690 12
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid		400 00		328 00
Individual deposits subject to check				
Demand certificates of deposit		1,086 30		8,750 10
Time certificates of deposit				3,000 00
Savings deposits		1,072,932 87		1,089,537 54
Certified checks				
Cashier's checks				
State, county and municipal deposits		22,500 00		30,000 00
Postal savings deposits				
Other liabilities				
Totals		\$1,359,610 49		\$1,383,325 76

# 164 AND 164A. SACRAMENTO VALLEY BANK—BIGGS.

Incorporated December 16, 1891.

OFFICERS—J. M. Hastings, President; S. McKee, Vice-President; John M. Brough, Cashier and Treasurer; J. A. Foster, Secretary;  
 Bernard F. Lucas, Assistant Cashier.

DIRECTORS—J. M. Hastings, S. McKee, W. M. Smith, J. A. Foster, J. M. Brough.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$259,028 22			\$208,015 84
Bond and other securities	1,034 05			808 04
Bank premises	32,572 95			34,882 00
Furniture and fixtures	12,085 84			13,428 71
Safe deposit vaults	1,741 25			1,741 25
Other real estate owned				
Due from other than reserve banks	1,200 00			14,706 68
Due from reserve banks	7,032 72			2,986 35
Cash on hand	47,033 83			26,765 40
Exchanges for clearing house	21,100 00			12,910 42
Checks and other cash items				
Other assets	571 52			437 40
Totals	4,942 05			9,114 89
	\$388,043 03			\$325,806 98

## LIABILITIES.

Capital				\$60,000 00
Surplus	10,500 00			10,000 00
Undivided profits, less expenses and taxes paid	1,027 64			1,643 11
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks				
Dividends unpaid				
Individual deposits subject to check	18 00			
Demand certificates of deposit	141,826 24			111,574 99
Time certificates of deposit	2,040 00			140,319 68
Savings deposits	172,466 34			2,040 00
Certified checks				
Cashier's checks	100 00			25 00
State, county and municipal deposits				
Postal savings deposits	64 81			204 20
Other liabilities				
Totals	\$388,043 03			\$325,806 98

NOTE.—The above statements include the business of the Butte City branch office.



## 165. "THE BANK OF MONTEREY"—MONTEREY.

Incorporated December 31, 1891.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Cashier, Secretary and Treasurer; E. E. James, Assistant Cashier.

DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, James Martin, M. Ortins, O. S. Trimmer.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 14, 1912.
	Commercial department.	Savings department. [None.]			
Loans	\$300,636 63				\$303,804 54
Overdrafts	498 33				1,262 06
Bond and other securities	12,000 00				8,000 00
Bank premises	39,155 30				39,155 30
Furniture and fixtures	11,269 09				11,898 78
Safe deposit vaults	5,807 41				5,807 41
Other real estate owned	4,133 12				14,875 47
Due from other than reserve banks	5,005 96				5,420 84
Due from reserve banks	111,307 60				117,041 47
Cash on hand	31,092 75				35,997 66
Exchanges for clearing house					421 82
Checks and other cash items	1,836 92				
Other assets					
Totals	\$523,363 02				\$543,765 35
LIABILITIES.					
Capital	\$100,000 00				\$100,000 00
Surplus	25,000 00				25,000 00
Undivided profits, less expenses and taxes paid	13,881 38				9,871 68
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks	237 28				
Due to banks, reserve deposits	60 00				
Deposits unpaid	308,664 30				60 00
Individual deposits subject to check	500 00				379,805 19
Demand certificates of deposit	5,351 96				700 00
Time certificates of deposit					24,181 73
Savings deposits	300 00				468 00
Certified checks					
Cashier's checks					
State, county and municipal deposits	9,237 24				
Postal savings deposits	10 96				3,088 75
Other liabilities					
Totals	\$523,363 02				\$543,765 35

## 166. "BANK OF LEMOORE"—LEMOORE.

Incorporated December 31, 1891.

OFFICERS—S. C. Lillis, President; J. O. Hickman, Vice-President; G. Merz, Cashier and Secretary; N. W. Sorrick, Assistant Cashier.  
 DIRECTORS—S. C. Lillis, J. O. Hickman, J. A. McCormick, G. Merz, G. E. Shore.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$386,320 24			\$225,896 18
Bond and other securities		4,021 92			5,311 49
Bank premises		35,294 95			25,400 00
Furniture and fixtures					
Safe deposit vaults		23,396 60			11,500 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		1,330 22			600 50
Cash on hand		36,859 84			68,608 74
Exchanges for clearing house		22,063 53			21,858 61
Checks and other cash items					
Other assets		1,230 75			1,397 24
Totals		\$510,518 05			\$460,572 76
LIABILITIES.					
Capital					
Surplus		\$80,000 00			\$90,000 00
Undivided profits, less expenses and taxes paid		20,000 00			15,000 00
Bills payable, including certificates of deposit representing money borrowed		14,531 02			29,039 13
Due to other banks		30,000 00			
Due to banks, reserve deposits		1,324 34			1,185 22
Dividends unpaid					
Individual deposits subject to check		209,740 49			
Demand certificates of deposit		3,757 83			206,346 42
Time certificates of deposit		119,108 31			11,358 11
Savings deposits					107,638 88
Certified checks					
Cashier's checks		281 55			5 00
State, county and municipal deposits					
Postal savings deposits		31,774 51			30,000 00
Other liabilities					
Totals		\$510,518 05			\$460,572 76

## 167 AND 167A. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY"—BERKELEY.

Incorporated January 27, 1892.

OFFICERS—A. W. Naylor, President; W. E. Woolsey, Vice-President; F. L. Naylor, Vice-President; W. S. Wood, Cashier, Secretary and Treasurer; J. S. Mills, Assistant Cashier, Trust Officer and Manager, Trust Department.  
 DIRECTORS—Wm. H. Crocker, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, W. R. Scott.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$122,500 25	\$3,210,385 84	\$142,000 00	\$3,504,887 19	\$3,206,582 93
Overdrafts		197 27			197 27	19 83
Bonds and other securities		18,121 68	284,535 71	21,719 48	324,376 82	312,297 51
Bank premises			80,239 20		80,239 20	67,730 70
Furniture and fixtures			2,819 04		2,819 04	2,419 50
Safe deposit vaults			14,464 65		14,464 65	14,464 65
Other real estate owned						
Due from other than reserve banks			40,940 49	40,109 46	131,049 95	80,672 89
Due from reserve banks		22,721 12	392,617 81		415,338 93	422,487 81
Cash on hand		26,269 47	94,680 35		130,949 83	87,741 64
Exchanges for clearing house						
Checks and other cash items		4,819 15	377 21		5,196 36	1,925 78
Other assets						
Totals		\$194,629 04	\$4,206,031 91	\$203,828 89	\$4,604,519 84	\$4,205,267 27
LIABILITIES.						
Capital		\$25,000 00	\$175,000 00	\$200,000 00	\$400,000 00	\$400,000 00
Surplus		1,500 00	214,000 00		215,500 00	183,500 00
Undivided profits, less expenses and taxes paid		1,132 46	70,732 35	3,828 89	75,693 70	71,537 93
Bills payable, including certificates of deposit representing money borrowed						
Due to other banks						
Due to banks, reserve deposits		15,914 28			15,964 28	19,656 89
Dividends unpaid						25 00
Individual deposits subject to check		121,192 57			121,192 57	101,068 21
Demand certificates of deposit		148 90	11 00		159 90	555 90
Time certificates of deposit		21,547 00	90,954 29		112,501 29	84,027 04
Savings deposits			3,415,054 43		3,415,054 43	3,032,784 49
Certified checks						
Cashier's checks		8,143 83	9,330 34		17,474 17	12,418 50
State, county and municipal deposits			200,000 00		200,000 00	199,500 00
Postal savings deposits						
Other liabilities			30,979 50		30,979 50	70,113 31
Totals		\$194,629 04	\$4,206,031 91	\$203,828 89	\$4,604,519 84	\$4,205,267 27

NOTE.—The above statements include the business of the Telegraph avenue branch office.

# 169. THE SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

Incorporated January 28, 1892.

OFFICERS—T. S. Hawkins, President; N. C. Briggs, Vice-President; T. W. Hawkins, Cashier and Secretary.

DIRECTORS—T. S. Hawkins, N. C. Briggs, J. W. Hawkins, J. H. Tebbetts, Fred Vile, C. N. Hawkins, R. P. Lathrop.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts		\$814,871 77		\$812,712 62
Bank and other securities				
Bank premises				9,056 25
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		2,425 29		9,715 81
Due from reserve banks		57,605 19		42,981 24
Cash on hand		16,045 91		13,593 64
Exchanges for clearing house		15,500 00		15,000 00
Checks and other cash items				
Other assets				
Totals		\$806,449 16		\$897,659 56

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$50,000 00		\$50,000 00
Bills payable, including certificates of deposit representing money borrowed		50,000 00		50,000 00
Due to other banks		71,806 89		59,714 15
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks		734,582 27		787,945 41
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$806,449 16		\$897,659 56



## 170. THE SAVINGS BANK OF ST. HELENA—ST. HELENA.

Incorporated January 29, 1892.

OFFICERS—F. L. Alexander, President; W. H. Smith, Vice-President; Leo H. Martin, Cashier and Secretary.  
 DIRECTORS—F. L. Alexander, W. H. Smith, D. O. Hunt, Walter Metzner, Leo H. Martin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				\$150,664 50
Overdrafts	-----		\$221,198 00		
Bonds and other securities	-----				
Bank premises	-----		26,640 00		69,560 00
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		19,534 56		10,959 02
Cash on hand	-----		9,500 00		4,300 00
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$276,872 56		\$225,483 52
LIABILITIES.					
Capital	-----				
Surplus	-----		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	-----		1,000 00		800 00
Bills payable, including certificates of deposit representing money borrowed	-----		4,577 93		3,262 82
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		233,794 63		183,920 70
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		12,500 00		12,500 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$276,872 56		\$225,483 52

## 171. HOLLISTER SAVINGS BANK—HOLLISTER.

Incorporated February 11, 1892.

OFFICERS—Wm. Palmtag, President; T. H. Slaven, Vice-President; C. J. Cox, Vice-President; C. H. Wagner, Cashier and Secretary.  
 DIRECTORS—Wm. Palmtag, T. H. Slaven, N. T. Jensen, C. F. Leege, C. J. Cox, M. Rosenberg, C. A. Wagner.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$375,951 15		\$367,538 41
Overdrafts					
Bonds and other securities					
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					194 18
Due from other than reserve banks					
Due from reserve banks			25,012 85		38,055 51
Cash on hand			8,003 00		12,550 52
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$410,967 00		\$418,078 62
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			25,000 00		18,000 00
Bills payable, including certificates of deposit representing money borrowed			11,123 41		9,050 74
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			349,843 59		366,027 88
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$410,967 00		\$418,078 62

## 172. PEOPLE'S BANK—SANTA CRUZ.

Incorporated February 11, 1892.

OFFICERS—Henry Willey, President; S. A. Palmer, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier; H. A. Wright, Assistant Cashier.  
 DIRECTORS—Henry Willey, S. A. Palmer, Charles E. Towne, Percy T. Phillips, J. H. Spring, C. C. Campbell, A. L. Meyerstein, W. P. Netherton, L. F. Hinds.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans					
Overdrafts		\$217,980 88			\$156,012 50
Bonds and other securities		498 28			352 74
Bank premises		50,227 00			13,925 00
Furniture and fixtures		46,584 10			46,521 86
Safe deposit vaults		6,819 85			6,450 45
Other real estate owned		4,585 00			4,585 00
Due from other than reserve banks					
Due from reserve banks		339 42			
Cash on hand		19,448 08			51,452 41
Exchanges for clearing house		27,076 42			34,492 52
Checks and other cash items		153 27			23 25
Other assets					
Totals		\$374,341 80			\$313,815 73
LIABILITIES.					
Capital					
Surplus		\$82,950 00			\$82,950 00
Undivided profits, less expenses and taxes paid		30,000 00			30,000 00
Bills payable, including certificates of deposit representing money borrowed		21,450 54			19,743 27
Due to other banks					
Due to banks, reserve deposits					6,043 96
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		180,238 30			174,344 97
Time certificates of deposit		9,274 78			717 51
Savings deposits					
Certified checks		63 45			16 00
Cashier's checks					
State, county and municipal deposits		40,000 00			
Postal savings deposits		1,804 83			
Other liabilities					
Totals		\$374,341 80			\$313,815 73

## 173. PRODUCERS' SAVINGS BANK—BAKERSFIELD.

Incorporated March 17, 1892.

OFFICERS—Wm. S. Tevis, President; Clinton E. Worden, Vice-President; F. W. Robinson, Secretary and Cashier; E. W. Spiers, Assistant Cashier.  
 DIRECTORS—Wm. S. Tevis, Clinton E. Worden, F. W. Robinson, W. H. Hill, J. S. Henton, W. H. McKittrick, A. D. M. Osborne, F. W. Tegeler, F. M. Worthington, W. E. Benz, W. W. Worden.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
			Combined June 14, 1912.
Loans			\$705,605 20
Overdrafts			
Bonds and other securities		\$854,100 00	
Bank premises			
Furniture and fixtures		123,237 50	105,137 50
Safe deposit vaults		80,000 00	81,205 91
Other real estate owned			880 61
Due from other than reserve banks			
Due from reserve banks			
Cash on hand		85,543 54	69,443 92
Exchanges for clearing house		20,600 75	17,267 24
Checks and other cash items		438 10	
Other assets			669 35
Totals		\$1,163,942 89	\$980,239 73
LIABILITIES.			
Capital			
Surplus			
Undivided profits, less expenses and taxes paid		\$100,000 00	\$100,000 00
Bills payable, including certificates of deposit		35,000 00	30,000 00
Due to other banks		38,011 96	31,814 03
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check			
Demand certificates of deposit			
Time certificates of deposit		1,017 75	207 10
Savings deposits		2,700 00	9,000 00
Certified checks		987,213 18	759,218 60
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		50,000 00	50,000 00
Other liabilities			
Totals		\$1,163,942 89	\$980,239 73



## 174 AND 174A. CITIZENS' BANK OF PASO ROBLES—PASO ROBLES.

Incorporated April 21, 1892.

OFFICERS—W. C. Bennett, President; Alex Webster, Vice-President; A. Pfister, Cashier, Secretary and Treasurer; W. A. Johnson, Assistant Cashier; J. Haabesland, Assistant Cashier.  
 DIRECTORS—W. C. Bennett, D. S. Lewis, W. O. Dresser, Jas. Munk, A. Pfister, Paul Pfister, Alex Webster.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$340,334 14			\$357,672 71
Overdrafts		4,082 88			6,703 46
Bonds and other securities		17,727 21			18,038 84
Bank premises		7,555 00			5,500 00
Furniture and fixtures					2,055 00
Safe deposit vaults					
Other real estate owned					10,004 49
Due from other than reserve banks					1,814 80
Due from reserve banks		39,756 53			16,837 81
Cash on hand		30,556 15			28,391 55
Exchanges for clearing house		1,630 81			2,033 64
Checks and other cash items		1,754 47			7,404 81
Other assets					
Totals		\$503,431 19			\$458,260 61
LIABILITIES.					
Capital					\$61,800 00
Surplus		\$61,800 00			7,500 00
Undivided profits, less expenses and taxes paid		9,000 00			18,065 02
Bills payable, including certificates of deposit representing money borrowed.		9,640 91			35,000 00
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		295,883 59			188,007 77
Demand certificates of deposit		1,480 78			13,905 77
Time certificates of deposit		111,502 97			119,572 05
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits.		10,000 00			12,000 00
Postal savings deposits.		4,022 94			2,320 00
Other liabilities					
Totals		\$503,431 19			\$458,260 61

NOTE.—The above statements include the business of the San Miguel branch office.

## 175. PEOPLE'S SAVINGS BANK—SANTA CRUZ.

Incorporated April 26, 1892.

OFFICERS—Henry Willey, President; S. A. Palmer, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier; H. A. Wright, Assistant Cashier.  
 DIRECTORS—Henry Willey, S. A. Palmer, C. E. Towne, P. T. Phillips, J. H. Spring, C. C. Campbell, A. L. Meyerstein, W. P. Netherston, L. F. Hinds.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOADS.</b>					
Overdrafts	-----	-----	\$397,840 00	-----	\$337,965 00
Bonds and other securities	-----	-----	-----	-----	85,950 00
Bank premises	-----	-----	85,931 40	-----	46,521 83
Furniture and fixtures	-----	-----	46,584 09	-----	6,450 45
Safe deposit vaults	-----	-----	7,338 35	-----	-----
Other real estate owned	-----	-----	889 40	-----	915 15
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	-----	13,278 98	-----	91,102 81
Cash on hand	-----	-----	18,066 90	-----	14,207 13
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$570,929 12	-----	\$584,112 40
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	\$32,140 00
Surplus	-----	-----	\$32,140 00	-----	32,140 00
Undivided profits, less expenses and taxes paid	-----	-----	8,120 93	-----	21,958 77
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	2,000 00	-----	5,000 00
Savings deposits	-----	-----	486,528 19	-----	492,873 63
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	10,000 00	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$570,929 12	-----	\$584,112 40

## 176. BANK OF WILLIAMS—WILLIAMS.

Incorporated June 17, 1892.

OFFICERS—H. C. Stovall, President; J. M. Stovall, Cashier, Secretary and Treasurer; B. L. Fouch, Assistant Cashier.  
 DIRECTORS—H. C. Stovall, J. M. Stovall, Mrs. E. A. Brim, Mrs. M. E. Stovall, B. L. Fouch.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$270,676 53
Overdrafts	\$261,883 74			893 20
Bonds and other securities	89,884 12			85,246 28
Bank premises				3,500 00
Furniture and fixtures	2,500 00			
Safe deposit vaults				2,500 00
Other real estate owned	2,500 00			14,822 54
Due from other than reserve banks				145,154 32
Due from reserve banks	180,895 41			27,483 85
Cash on hand	28,405 15			26 00
Exchanges for clearing house				369 05
Checks and other cash items				
Other assets	787 67			
Totals	\$770,185 68			\$550,672 86
LIABILITIES.				
Capital				\$100,000 00
Surplus	\$100,000 00			17,000 00
Undivided profits, less expenses and taxes paid	31,814 89			28,834 87
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	236,105 24			195,487 85
Individual certificates of deposit	20,415 53			49,592 90
Time certificates of deposit	119,350 02			134,257 44
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	25,500 00			25,500 00
Postal savings deposits				
Other liabilities				
Totals	\$570,185 68			\$550,672 86

## 177. BANK OF OROVILLE—OROVILLE.

Incorporated June 28, 1892.

OFFICERS—S. C. Lillis, President; W. W. Gingles, Cashier, Secretary and Treasurer; C. N. Putnam, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—S. C. Lillis, J. M. Ward, N. Goldstein, W. W. Gingles, C. W. Putnam.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Total fund per (quino.)
Loans				
Overdrafts		\$180,412 39		\$127,083 63
Bonds and other securities				
Bank premises		23,201 00		
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		1,402 00		1,471 50
Due from reserve banks				
Cash on hand		10,015 02		5,295 86
Exchanges for clearing house		5,082 03		5,519 34
Checks and other cash items				
Other assets				
Totals		\$226,112 44		\$139,400 33

## LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit		10,000 00		5,000 00
Due to other banks		6,979 57		5,712 25
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		12,280 00		12,280 00
Certified checks		171,852 87		91,408 08
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$226,112 44		\$139,400 33



## 178. BANK OF TEHACHAPI—TEHACHAPI.

Incorporated September 16, 1892.

OFFICERS—Dave Hirshfield, President; Albert Ancker, Vice-President; Phil Marx, Cashier and Secretary.  
DIRECTORS—Dave Hirshfield, Albert Ancker, Phil Marx, Chas. Asher, B. M. Demmlson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 17, 1912.
Loans	\$137,365 95			\$128,519 37
Overdrafts	28 35			4,466 53
Bonds and other securities	12,008 33			10,885 13
Bank premises	3,500 00			3,500 00
Furniture and fixtures				
Safe deposit vaults	1,500 00			1,500 00
Other real estate owned				
Due from other than reserve banks	954 39			2,147 97
Cash on hand	48,462 98			45,079 33
Exchanges for clearing house	11,940 67			15,533 10
Checks and other cash items				
Other assets				
Totals	\$216,657 57			\$211,601 43
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$25,000 00			28,500 00
Undivided profits, less expenses and taxes paid	30,000 00			1,149 98
Bills payable, including certificates of deposit representing money borrowed	2,572 40			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual certificates subject to check	60,805 43			81,145 03
Time certificates of deposit	1,924 61			1,147 00
Time certificates of deposit	68,880 46			65,014 35
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	10,069 43			145 07
Postal savings deposits	11,075 24			9,500 00
Other liabilities				
Totals	\$216,657 57			\$211,601 43

## 180. "THE BANK OF PALO ALTO"—PALO ALTO.

Incorporated October 18, 1892.

OFFICERS—G. R. Parkinson, President; C. D. Marx, Vice-President; H. F. Congdon, Cashier; J. F. Prior, Assistant Cashier; Percy M. McDowell, Assistant Cashier.

DIRECTORS—G. R. Parkinson, C. D. Marx, C. S. Downing, H. F. Congdon, E. C. Thoits.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$326,711 36	\$295,843 05	\$622,554 41	\$704,321 90
Bonds and other securities	65 42		65 42	88 73
Bank premises	5,000 00	48,765 00	53,765 00	25,000 00
Furniture and fixtures		11,000 00	11,000 00	11,000 00
Safe deposit vaults		1,000 00	1,000 00	1,000 00
Other real estate owned		1,000 00	1,000 00	1,000 00
Due from other than reserve banks		10,000 00	10,000 00	10,000 00
Due from reserve banks				
Cash on hand	634 60		634 60	
Exchanges for clearing house	82,097 83	32,514 95	114,612 78	64,639 35
Checks and other cash items	30,157 87	9,205 44	39,363 31	46,407 57
Other assets	2,638 25		2,638 25	1,688 00
	162 10		162 10	104 80
Totals	\$447,467 43	\$409,328 44	\$856,795 87	\$895,392 70

## LIABILITIES.

Capital				
Surplus	\$25,000 00	\$25,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	25,000 00	15,000 00	40,000 00	60,000 00
Bills payable, including certificates of deposit	8,117 82	6,961 88	15,079 65	14,881 47
Due to other banks				40,000 00
Due to banks, reserve deposits	5,521 84		5,521 84	
Dividends unpaid				1,624 90
Individual deposits subject to check				
Demand certificates of deposit	354,479 32		354,479 32	320,043 04
Time certificates of deposit	13,881 03		13,881 03	8,009 29
Savings deposits	15,417 42		15,417 42	12,447 79
Certified checks		332,306 61	332,306 61	356,811 11
Cashier's checks	50 00		50 00	
State, county and municipal deposits		10,000 00	10,000 00	1,525 10
Postal savings deposits				
Other liabilities				
Totals	\$447,467 43	\$409,328 44	\$856,795 87	\$895,392 70

## 181. "BANK OF LASSEN COUNTY"—SUSANVILLE.

Incorporated October 29, 1892.

Officers—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; L. D. Hall, Cashier, Secretary and Treasurer; C. M. Hall, Assistant Cashier.

Directors—J. B. Spaulding, L. D. Hall, I. E. Bailey, George Greene, F. E. Humphrey, C. B. Clark, P. J. Goumaz.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$303,349 07			\$291,954 65
Overdrafts		122 04			330 35
Bonds and other securities		55,462 94			59,782 97
Bank premises		7,500 08			
Furniture and fixtures		4,000 00			10,469 89
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		734 83			10,963 16
Due from reserve banks		36,691 29			46,252 78
Cash on hand		21,253 55			37,229 76
Exchanges for clearing house					
Checks and other cash items		188 29			
Other assets		2,388 18			69 60
Totals		\$432,380 27			\$466,023 16
LIABILITIES.					
Capital					\$100,000 00
Surplus		\$100,000 00			25,000 00
Undivided profits, less expenses and taxes paid		30,000 00			19,191 53
Bills payable, including certificates of deposit representing money borrowed		9,356 20			13,500 00
Due to other banks					131 35
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		196,689 60			233,546 24
Demand certificates of deposit		3,739 49			5,589 47
Time certificates of deposit		47,167 41			42,686 45
Savings deposits					
Certified checks		255 00			
Cashier's checks		132 64			
State, county and municipal deposits		45,000 00			1,009 12
Postal savings deposits					35,000 00
Other liabilities					
Totals		\$432,380 27			\$466,023 16

# 182. "FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA"—OAKLAND.

OFFICERS—Edson F. Adams, President; Samuel Ball McKee, Vice-President; George S. Meredith, Cashier, Secretary and Treasurer; Frank C. Martens, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Edson F. Adams, Samuel Ball McKee, C. D. Bates, Geo. S. Meredith, Frank C. Martens, C. H. Redington, C. H. Daly.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts		\$1,443,857 70		\$1,294,681 57
Bonds and other securities				
Bank premises		196,400 33		194,697 13
Furniture and fixtures		167,115 26		166,793 06
Safe deposit vaults		9,479 39		9,381 24
Other real estate owned		9,049 05		9,044 75
Due from other than reserve banks				4,312 72
Due from reserve banks		138 27		343 95
Cash on hand		137,873 57		128,738 48
Exchanges for clearing house		45,133 03		38,728 38
Checks and other cash items		9,355 52		2,528 16
Other assets		162 52		1,540 69
Totals		\$2,018,614 64		\$1,850,790 13

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$175,400 00		\$172,400 00
Bills payable, including certificates of deposit representing money borrowed		3,000 00		1,700 00
Due to other banks		37,932 82		36,172 90
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits	10,536 75			
Certified checks				
Cashier's checks		1,734,833 60		19,109 00
State, county and municipal deposits				1,559,070 13
Postal savings deposits		4,451 47		35,338 10
Other liabilities		52,800 00		27,000 00
Totals		\$2,018,614 64		\$1,850,790 13



## 183. BANK OF PLEASANTON—PLEASANTON.

Incorporated February 3, 1893.

Officers—T. W. Harris, President; C. H. Schween, Vice-President; E. L. Benedict, Cashier, Secretary and Treasurer; Thos. H. Silver, Assistant Cashier; E. G. Benedict, Assistant Cashier.

Directors—T. W. Harris, E. L. Benedict, C. L. Crellin, C. H. Schween, T. H. Silver.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b> .....	\$118,052 00	\$221,516 37	\$339,568 37	\$329,384 95
Overdrafts.....	427 30	---	427 30	364 89
Bonds and other securities.....	9,217 99	33,575 00	42,792 99	47,293 02
Bank premises.....	---	---	---	---
Furniture and fixtures.....	---	5,613 60	5,613 60	2,000 00
Safe deposit vaults.....	---	---	---	---
Other real estate owned.....	---	---	---	---
Due from reserve banks.....	20,199 71	10,735 10	30,934 81	3,965 76
Cash on hand.....	9,812 72	7,185 03	16,997 75	57,391 47
Exchanges for clearing house.....	---	---	---	17,500 51
Checks and other cash items.....	387 28	---	387 28	---
Other assets.....	---	---	---	---
<b>Totals</b> .....	\$138,047 00	\$278,685 10	\$436,732 10	\$457,906 60
<b>LIABILITIES.</b>				
<b>Capital</b> .....				
Surplus.....	\$12,500 00	\$12,500 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	9,500 00	17,500 00	27,000 00	27,000 00
Bills payable, including certificates of deposit representing money borrowed.....	1,475 19	1,762 56	3,177 75	2,613 03
Due to other banks.....	---	---	---	---
Due to banks, reserve deposits.....	---	---	---	---
Dividends unpaid.....	---	---	---	---
Individual deposits subject to check.....	95,477 59	---	95,477 59	137,393 90
Demand certificates of deposit.....	6,964 08	---	6,964 08	6,704 08
Time certificates of deposit.....	30,959 84	67,785 90	128,745 74	207,073 00
Savings deposits.....	---	149,146 21	149,146 21	51,320 09
Certified checks.....	---	---	---	---
Cashier's checks.....	1,220 30	---	1,220 30	810 00
State, county and municipal deposits.....	---	---	---	---
Postal savings deposits.....	---	50 40	50 40	---
Other liabilities.....	---	---	---	---
<b>Totals</b> .....	\$138,047 00	\$278,685 10	\$436,732 10	\$457,906 60

## 184. FERDALE BANK—FERDALE.

Incorporated February 17, 1893.

OFFICERS—A. Putnam, President; E. P. Nissen, Vice-President; F. N. Rasmussen, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. Putnam, E. P. Nissen, P. J. Peterson, J. H. Ring, Ph. Calanchini, J. A. Shaw, Wm. N. Russ, F. G. Williams.

## Statement of June 4, 1913.

RESOURCES.				Combined June 14, 1912.
	Commercial department.	Savings department.	Combined June 4, 1913.	
Loans				
Overdrafts	\$307,727 35	\$87,100 00	\$374,827 35	\$343,221 54
Bonds and other securities	412 52		412 52	895 72
Bank premises	31,878 28		31,878 28	23,280 23
Furniture and fixtures	10,000 00	10,000 00	20,000 00	19,651 84
Safe deposit vaults	5,000 00		5,000 00	4,757 47
Other real estate owned				
Due from other than reserve banks	558 50		558 50	17,946 38
Due from reserve banks	69,031 22	2,417 65	71,448 87	55,085 34
Cash on hand	24,263 50	6,375 31	30,638 81	36,950 30
Exchanges for clearing house				
Checks and other cash items	671 36		671 36	3,124 52
Other assets				
Totals	\$449,542 73	\$85,892 96	\$535,435 69	\$504,963 34
LIABILITIES.				
Capital				
Surplus	\$25,000 00	\$10,000 00	\$35,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid	50,000 00	15,000 00	65,000 00	45,000 00
Bills payable, including certificates of deposit representing money borrowed	7,883 50	794 23	8,677 73	20,046 49
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	250,487 40		250,487 40	274,405 92
Demand certificates of deposit	3,724 04		3,724 04	6,201 68
Time certificates of deposit	104,740 83		104,740 83	114,159 05
Savings deposits		60,068 73	60,068 73	
Certified checks				
Cashier's checks				
State, county and municipal deposits	7,500 00		7,500 00	10,000 00
Postal savings deposits	206 96		206 96	130 20
Other liabilities				
Totals	\$449,542 73	\$85,892 96	\$535,435 69	\$504,963 34

NOTE.—Added savings department January 8, 1913.

## 185 AND 185A. "BANK OF SAN LEANDRO"—SAN LEANDRO.

Incorporated February 24, 1893.

OFFICERS—L. C. Morehouse, President; A. B. Cary, Vice-President; Chas. H. Hale, Cashier, Secretary and Treasurer; J. H. Skillen, Assistant Cashier; J. Dring, Assistant Cashier.

DIRECTORS—L. C. Morehouse, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, F. H. Williams.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$122,333 00	\$794,242 56	\$916,776 16	\$759,806 31
Overdrafts	—	—	—	—
Bonds and other securities	23,000 00	149,440 00	172,440 00	180,258 80
Bank premises	—	22,200 00	22,200 00	22,500 00
Furniture and fixtures	694 00	2,519 50	3,213 50	3,472 50
Safe deposit vaults	—	1,500 00	1,500 00	2,500 00
Other real estate owned	5,546 62	—	5,506 62	—
Due from other than reserve banks	17,306 96	89,514 71	106,821 67	18,504 85
Due from reserve banks	15,101 74	23,228 10	38,329 84	161,570 17
Cash on hand	—	—	—	38,195 20
Exchanges for clearing house	885 77	883 77	1,719 54	571 10
Checks and other cash items	2,262 33	—	2,262 33	—
Other assets	—	—	—	—
Totals	\$187,291 02	\$1,083,478 64	\$1,270,769 66	\$1,187,348 93
LIABILITIES.				
Capital	\$25,000 00	\$75,000 00	\$100,000 00	\$100,000 00
Surplus	—	24,000 00	24,000 00	17,000 00
Undivided profits, less expenses and taxes paid	4,340 32	6,502 92	10,843 44	11,101 32
Bills payable, including certificates of deposit representing money borrowed	—	—	—	—
Due to other banks	5,370 61	3,218 87	8,589 48	14,141 44
Due to banks, reserve deposits	—	—	—	—
Dividends unpaid	—	—	—	—
Individual deposits subject to check	140,958 47	—	140,958 47	143,804 25
Demand certificates of deposit	2,349 49	774 88	3,124 37	4,378 61
Time certificates of deposit	—	973,974 84	973,974 84	892,275 61
Savings deposits	—	—	—	—
Certified checks	—	—	—	—
Cashier's checks	—	—	—	—
State, county and municipal deposits	9,227 63	—	9,227 63	4,500 00
Postal savings deposits	—	—	—	—
Other liabilities	44 90	7 13	52 03	147 70
Totals	\$187,291 02	\$1,083,478 64	\$1,270,769 66	\$1,187,348 93

NOTE.—The above statements include the business of the Elmhurst branch office.

## 186. "THE DAIRYMAN'S BANK"—VALLEY FORD.

Incorporated March 17, 1893.

OFFICERS—J. D. Williams, Vice-President; C. A. LeBaron, Cashier and Secretary; A. M. J. Bedasol, Assistant Cashier; H. M. LeBaron, Treasurer.

DIRECTORS—P. Carroll, J. D. Williams, John Cerini, L. D. Ambrogio.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$822,506 02			\$321,204 75
Bonds and other securities		6 80			343 29
Bank premises		57,220 00			57,000 00
Furniture and fixtures					4,000 00
Safe deposit vaults		4,000 00			
Other real estate owned					
Due from other than reserve banks		1,000 00			1,553 40
Due from reserve banks					2,527 52
Cash on hand		35,001 57			44,308 72
Exchanges for clearing house		22,183 14			17,170 55
Checks and other cash items		1,502 81			150 00
Other assets					
Totals		\$143,481 03			\$448,444 23
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid		25,000 00			25,000 00
Bills payable, including certificates of deposit representing money borrowed		14,082 08			6,201 17
Due to other banks					
Due to banks, reserve deposits					410 35
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		106,023 29			45 00
Time certificates of deposit		200 00			100,895 83
Savings deposits		175,011 66			405 00
Certified checks					171,957 26
Cashier's checks					
State, county and municipal deposits		64 00			7,523 62
Postal savings deposits		22,500 00			27,000 00
Other liabilities					
Totals		\$443,481 03			\$448,444 23



## 187. STATE SAVINGS BANK—OAKLAND.

Incorporated March 24, 1893.

OFFICERS—R. J. McMullen, President; Dudley Kinsell, Vice-President; R. J. McMullen, Cashier and Treasurer; S. C. Bennett, Secretary and Assistant Cashier.

DIRECTORS—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 4, 1913. June 14, 1912.
Loans	-----		\$1,148,941 00	-----	\$1,110,539 50
Overdrafts	-----			-----	
Bonds and other securities	-----			-----	10,155 00
Bank premises	-----		265 70	-----	100,000 00
Furniture and fixtures	-----		100,000 00	-----	2,289 60
Safe deposit vaults	-----		2,755 05	-----	
Other real estate owned	-----		8,924 05	-----	4,082 56
Due from other than reserve banks	-----		10,043 15	-----	36,481 19
Cash on hand	-----		59,846 59	-----	53,192 04
Exchanges for clearing house	-----		80,981 51	-----	91,021 56
Checks and other cash items	-----		4,287 04	-----	990 11
Other assets	-----		2,005 00	-----	11 03
Totals	-----		\$1,417,329 99	-----	\$1,410,533 79
LIABILITIES.					
Capital	-----				
Surplus	-----		\$100,000 00	-----	\$100,000 00
Undivided profits, less expenses and taxes paid	-----		160,000 00	-----	150,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		39,453 03	-----	34,230 85
Due to other banks	-----			-----	
Due to banks, reserve deposits	-----			-----	
Dividends unpaid	-----			-----	
Individual deposits subject to check	-----			-----	
Demand certificates of deposit	-----		29,169 19	-----	34,994 19
Time certificates of deposit	-----		1,086,991 44	-----	1,087,958 17
Savings deposits	-----		195 25	-----	
Certified checks	-----		874 21	-----	2,718 01
Cashier's checks	-----			-----	
State, county and municipal deposits	-----			-----	
Postal savings deposits	-----			-----	
Other liabilities	-----		546 87	-----	652 57
Totals	-----		\$1,417,329 99	-----	\$1,410,533 79

## 189. "SANTA CLARA VALLEY BANK"—SANTA CLARA.

Incorporated May 31, 1893.

OFFICERS—H. E. Losse, President; J. B. O'Brien, Vice-President; F. A. Birge, Cashier and Secretary; T. H. Roberts, Assistant Cashier.  
 DIRECTORS—H. E. Losse, J. B. O'Brien, G. E. Hamilton, A. V. Fajlo, E. L. Fellows, I. E. Pomeroy, F. A. Birge.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$240,085 31	\$217,000 00	\$458,285 31	\$373,072 11
Overdrafts		1,673 30		1,673 30	1,982 75
Bonds and other securities		57,773 83	37,933 08	95,706 91	153,104 59
Bank premises		34,880 00		34,880 00	
Furniture and fixtures		5,900 00		5,900 00	1,400 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		1,746 81		1,746 86	9,610 65
Due from reserve banks		15,927 12	5,369 69	21,296 81	75,665 37
Cash on hand		12,393 28	6,850 46	19,246 74	28,511 88
Exchanges for clearing house					
Checks and other cash items		83 15		83 15	211 00
Other assets		358 84		358 84	100 00
Totals		\$371,424 69	\$267,693 23	\$639,117 92	\$643,658 35
LIABILITIES.					
Capital		\$50,000 00	\$10,000 00	\$60,000 00	\$60,000 00
Surplus		50,000 00	70,000 00	70,000 00	70,000 00
Bills payable, less expenses and taxes paid		20,724 86	7,210 71	27,935 57	25,275 11
Due to other banks					
Due to banks, reserve deposits		2,519 22		2,519 22	
Dividends unpaid		10 00		10 00	30 00
Individual deposits subject to check		211,446 42		211,446 42	207,284 28
Demand certificates of deposit		3,532 31		3,532 31	3,484 14
Time certificates of deposit			41,788 74	41,788 74	53,877 31
Savings deposits			185,439 37	185,439 37	197,604 06
Certified checks		348 50		348 50	50 00
Cashier's checks		2,754 81		2,754 81	98 21
State, county and municipal deposits		30,088 57		30,088 57	25,955 24
Postal savings deposits			2,754 41	2,754 41	
Other liabilities					
Totals		\$371,424 69	\$267,693 23	\$639,117 92	\$643,658 35

## 190. "GARDEN CITY BANK AND TRUST COMPANY"—SAN JOSE.

Incorporated June 26, 1893.

OFFICERS—S. B. Hunkins, President; T. S. Montgomery, Vice-President; A. B. Post, Cashier and Treasurer; C. J. Tripp, Assistant Cashier; W. G. Alexander, Secretary.  
 DIRECTORS—S. B. Hunkins, T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, M. E. Dally, Geo. E. Graft, John D. Kuster, A. McDonald, J. J. Miller, G. K. McDonald, A. B. Post.

## Statement of June 4, 1913.

RESOURCES.				Combined June 14, 1912.
	Commercial department.	Savings department.	Combined June 4, 1913.	
Loans	\$847,690 02	\$847,237 75	\$1,694,927 77	\$1,561,196 65
Overdrafts	302 33		302 33	138 00
Bonds and other securities	5,635 06	405,639 20	471,274 26	439,976 03
Bank premises		262,041 03	262,041 03	262,041 03
Furniture and fixtures		30,803 20	30,803 20	30,803 20
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	6,114 82		6,114 82	4,341 71
Due from reserve banks	121,973 85	95,002 60	217,976 45	273,185 27
Cash on hand	75,592 20	51,708 94	127,301 14	134,561 64
Exchanges for clearing house	10,317 42		10,317 42	5,461 82
Checks and other cash items				3,993 00
Other assets	4,844 06		4,844 06	16,773 46
Totals	\$1,072,499 96	\$1,753,432 72	\$2,825,932 68	\$2,722,441 81
LIABILITIES.				
Capital	\$175,000 00	\$75,000 00	\$250,000 00	\$250,000 00
Surplus	125,000 00	90,000 00	215,000 00	175,000 00
Undivided profits, less expenses and taxes paid	16,440 52	18,320 74	34,761 26	64,752 19
Bills payable, including certificates of deposit representing money borrowed.				
Due to other banks				
Due to banks, reserve deposits	47,423 81		47,423 81	34,377 26
Dividends unpaid	435 00		435 00	56 00
Individual deposits subject to check	687,923 54		687,923 54	646,399 30
Demand certificates of deposit	19,444 79		19,444 79	18,306 36
Time certificates of deposit		22,956 78	22,956 78	24,533 98
Savings deposits		1,469,655 20	1,469,655 20	1,459,928 04
Certified checks	832 30		832 30	4,004 55
Cashier's checks				
State, county and municipal deposits		77,500 00	77,500 00	45,000 00
Postal savings deposits				
Other liabilities				84 13
Totals	\$1,072,499 96	\$1,753,432 72	\$2,825,932 68	\$2,722,441 81

## 192. TITLE INSURANCE AND TRUST COMPANY—LOS ANGELES.

Incorporated December 22, 1893.

OFFICERS—Wm. H. Allen, Jr., President; O. F. Brant, Vice-President and Manager; M. S. Hellman, Vice-President; O. P. Clark, Secretary and Treasurer; W. B. Brown, Assistant Secretary; J. F. Jack, Trust Officer; Theo A. Simpson, Assistant Trust Officer.

DIRECTORS—Wm. H. Allen, Jr., O. F. Brant, M. S. Hellman, O. P. Clark, H. W. O'Melveny, Wm. H. Burnham, W. M. Caswell, W. R. Staats, C. B. Jones, Henry M. Robinson, Harry C. Allen.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department. [None.]	Trust department.	Combined June 4, 1913 [None.]	Combined June 14, 1912.
Loans	-----	-----	-----	-----	-----	\$214,615 73
Overdrafts	-----	-----	-----	\$308,418 48	-----	-----
Bonds and other securities	-----	-----	-----	10,480 00	-----	85,430 00
Bank premises	-----	-----	-----	-----	-----	-----
Furniture and fixtures	-----	-----	-----	-----	-----	-----
Safe deposit vaults	-----	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	17,514 55	-----	17,514 55
Due from other than reserve banks	-----	-----	-----	87,216 86	-----	58,335 38
Due from reserve banks	-----	-----	-----	47 71	-----	187,976 80
Cash on hand	-----	-----	-----	300 00	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----	-----
Totals	-----	-----	-----	\$418,927 00	-----	\$563,872 46
LIABILITIES.						
Capital	-----	-----	-----	-----	-----	-----
Surplus	-----	-----	-----	-----	-----	-----
Undivided profits, less expenses and taxes paid	-----	-----	-----	\$368,344 47	-----	\$555,802 34
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	50,583 13	-----	52,778 50
Due to other banks	-----	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----	-----
Trust deposits	-----	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----	155,291 62
Other liabilities	-----	-----	-----	-----	-----	-----
Totals	-----	-----	-----	\$418,927 00	-----	\$563,872 46



# 193. THE CAPITAL BANKING AND TRUST CO.—SACRAMENTO.

Incorporated December 28, 1893.

OFFICERS—F. W. Blewener, President; Geo. C. Bassett, Vice-President; W. W. Bassett, Cashier, Secretary and Treasurer; F. W. Blewener, Jr., Assistant Cashier.

DIRECTORS—W. W. Bassett, E. W. Jones, Geo. C. Bassett, F. W. Blewener, Geo. H. Anderson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$344,742 56		\$275,030 00
Overdrafts				
Bonds and other securities				
Bank premises		127,997 07		92,177 90
Furniture and fixtures		50,000 00		50,000 00
Safe deposit vaults				
Due from real estate owned				
Due from other than reserve banks		104,068 32		1,470 00
Due from reserve banks		12,795 05		24,749 12
Cash on hand				3,348 95
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$639,603 00		\$452,775 97
LIABILITIES.				
Capital		\$50,000 00		\$50,000 00
Surplus		10,000 00		2,000 00
Undivided profits, less expenses and taxes paid		3,474 67		11,378 60
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check		200 00		2,493 81
Demand certificates of deposit				936 00
Time certificates of deposit		550,630 14		360,607 37
Savings deposits		40 00		40 00
Certified checks		165 83		205 83
Cashier's checks				
State, county and municipal deposits		25,000 00		25,000 00
Postal savings deposits				
Other liabilities		92 36		114 36
Totals		\$639,603 00		\$452,775 97

## 194. THE BANK OF GONZALES—GONZALES.

Incorporated January 20, 1894.

OFFICERS—J. C. Lazier, President; John Hargens, Vice-President; Geo. H. Bofiger, Cashier and Secretary.  
DIRECTORS—J. C. Lazier, Joseph Juri, John Hargens, Henry H. Tarp, Geo. C. Miller.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$173,292 37			\$176,646 52
Overdrafts		67 39			84 70
Bonds and other securities		10,290 00			10,298 71
Bank premises		10,000 00			10,000 00
Furniture and fixtures		2,125 00			2,250 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		9,673 08			6,634 83
Due from reserve banks		27,184 13			16,273 98
Cash on hand		13,071 30			10,845 71
Exchanges for clearing house					
Checks and other cash items		54 31			30 45
Other assets		166 45			71 60
Totals		\$245,924 03			\$233,146 50
LIABILITIES.					
Capital					
Surplus		\$50,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid		16,000 00			16,000 00
Bills payable, including certificates of deposit representing money borrowed		1,365 17			775 13
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		106,750 95			100,217 96
Demand certificates of deposit		393 00			790 00
Time certificates of deposit		70,761 72			65,018 51
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		663 19			344 90
Other liabilities					
Totals		\$245,924 03			\$233,146 50

## 197. UNION TRUST AND SAVINGS BANK OF PASADENA—PASADENA.

Incorporated February 1, 1895.

OFFICERS.—H. I. Stuart, President; C. J. Hall, Vice-President; S. Washburn, Vice-President; E. H. Groenendyke, Vice-President; H. L. Mount, Cashier and Secretary; Wm. H. McGee, Assistant Cashier and Assistant Secretary.  
 DIRECTORS.—H. I. Stuart, E. H. Groenendyke, C. W. Gates, E. S. Gusney, John Earle Jardine, C. J. Hall, Frank C. Bolt, S. Washburn, Ed. R. Bruley, H. M. Robinson, Freeman A. Ford.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----		\$1,945,713 84		\$1,945,713 84	\$1,627,692 60
Overdrafts	-----					
Bonds and other securities	-----		629,258 50	\$192,250 00	821,508 50	764,111 50
Bank premises	-----					
Furniture and fixtures	-----					
Safe deposit vaults	-----		10,440 00		10,440 00	4,000 00
Other real estate owned	-----		2,616 26		2,616 26	42,634 29
Due from other than reserve banks	-----			29,914 96	29,914 96	50,190 05
Due from reserve banks	-----		292,988 70		292,988 70	568,542 61
Cash on hand	-----		61,898 77		61,898 77	61,677 11
Exchanges for clearing house	-----					
Checks and other cash items	-----					
Other assets	-----					
Totals	-----		\$2,962,476 16	\$222,164 96	\$3,184,641 12	\$3,038,858 26
LIABILITIES.						
Capital	-----					
Surplus	-----		\$225,000 00	\$200,000 00	\$425,000 00	\$425,000 00
Undivided profits, less expenses and taxes paid	-----		45,000 00		45,000 00	30,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		49,691 20	2,765 28	43,456 48	66,526 08
Due to other banks	-----					
Due to banks, reserve deposits	-----					3,500 00
Dividends unpaid	-----					
Individual deposits subject to check	-----		1,250 00		1,250 00	
Demand certificates of deposit	-----			19,399 68	19,399 68	
Time certificates of deposit	-----					
Savings deposits	-----		348,692 38		348,692 38	370,365 24
Certified checks	-----		2,147,770 20		2,147,770 20	2,020,839 14
Cashier's checks	-----					
State, county and municipal deposits	-----		150,000 00		150,000 00	150,000 00
Postal savings deposits	-----		4,072 38		4,072 38	2,627 80
Other liabilities	-----					
Totals	-----		\$2,962,476 16	\$222,164 96	\$3,184,641 12	\$3,038,858 26

# 198 AND 198A. BANK OF SANTA MONICA—SANTA MONICA.

Incorporated April 14, 1893.

OFFICERS—Roy Jones, President; H. M. Gorham, Vice-President; H. J. Englebrecht, Cashier, Secretary and Treasurer; C. H. Powers, Assistant Cashier; E. J. Townsend, Assistant Cashier.  
DIRECTORS—Roy Jones, H. M. Gorham, N. H. Hamilton, A. C. Rogers, H. J. Englebrecht, R. W. Kenny, John S. Hunt.

## Statement of June 4, 1913.

RESOURCES.				Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>RESOURCES.</b>							
Loans	-----			\$536,455 99		\$834,960 99	\$773,710 69
Overdrafts	-----			3,175 34		3,175 34	1,854 74
Bonds and other securities.	-----			13,283 78		13,283 78	9,083 04
Bank premises	-----			9,000 00		9,000 00	
Furniture and fixtures	-----						10,000 00
Safe deposit vaults.	-----						
Other real estate owned	-----			1,071 00		1,071 00	375 00
Due from other than reserve banks.	-----			8,494 99	7,875 00	16,369 99	23,165 13
Due from reserve banks.	-----			297,144 23	48,560 73	275,704 96	358,969 09
Cash on hand.	-----			84,121 54	9,122 76	93,244 30	77,473 06
Exchanges for clearing house.	-----			6,316 94		6,316 94	3,494 26
Checks and other cash items.	-----			390 68		390 68	310 93
Other assets	-----			773 75		773 75	1,286 64
Totals	-----			\$890,228 24	\$414,063 49	\$1,304,291 73	\$1,259,672 53
<b>LIABILITIES.</b>							
<b>LIABILITIES.</b>							
Capital	-----						
Surplus	-----			\$75,000 00	\$85,000 00	\$110,000 00	\$110,000 00
Undivided profits, less expenses and taxes paid.	-----			14,000 00	1,000 00	15,000 00	5,000 00
Bills payable, including certificates of deposit representing money borrowed.	-----			1,897 33	9,402 43	11,299 76	12,012 78
Due to other banks.	-----						
Due to banks, reserve deposits.	-----			10,233 38		10,233 38	6,006 33
Dividends unpaid	-----						
Individual deposits subject to check.	-----			668,271 94		668,271 94	717,175 66
Demand certificates of deposit.	-----			348 00		348 00	704 67
Time certificates of deposit.	-----			32,251 12		32,251 12	45,603 14
Savings deposits	-----				338,661 06	368,661 06	331,980 49
Certified checks	-----			25 00		25 00	5,880 00
Cashier's checks	-----						
State, county and municipal deposits.	-----						
Postal savings deposits.	-----			5,250 06		5,250 06	3,638 95
Other liabilities	-----			82,931 41		82,931 41	21,064 56
Totals	-----			\$890,228 24	\$414,063 49	\$1,304,291 73	\$1,259,672 53

NOTE.—The above statements include the business of the Sawtelle branch office.



## 200 AND 200A. TITLE GUARANTEE AND TRUST COMPANY—LOS ANGELES.

Incorporated October 26, 1895.

Officers—L. C. Brand, President; E. W. Sargent, Vice-President; D. McPeak, Vice-President and Cashier; Oda Faulconer, Secretary and Treasurer; H. Blue, Assistant Secretary and Auditor; A. R. Kilgore, Trust Officer; W. J. O'Brien, Assistant Secretary and Escrow Officer; T. R. Hulme, Vice-President and Trust Officer.

Directors—John D. Pope, E. W. Sargent, J. E. Brokaw, W. H. Holliday, Irving H. Hellman, L. C. Brand, W. L. Graves, Daniel McPeak, James Edmondson, Louis M. Cole, Marco H. Hellman.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Trust department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> -----					\$895,005 23
Overdrafts-----			\$327,994 02		
Bonds and other securities-----					
Bank premises-----			505,670 00		325,120 00
Furniture and fixtures-----					
Safe deposit vaults-----					
Other real estate owned-----			4,211 99		2,436 20
Due from other than reserve banks-----			206,457 70		56,953 30
Due from reserve banks-----					42,350 25
Cash on hand-----			1,677 08		1,004 52
Exchanges for clearing house-----					
Checks and other cash items-----					
Other assets-----					75,000 00
<b>Totals</b> -----			\$1,047,010 79		\$808,459 50
<b>LIABILITIES.</b>					
Capital-----					\$200,000 00
Surplus-----			\$500,000 00		500,000 00
Undivided profits, less expenses and taxes paid-----			250,000 00		
Bills payable, including certificates of deposit representing money borrowed-----			35,010 79		91,574 95
Due to other banks-----					
Due to banks, reserve deposits-----					
Dividends unpaid-----					
Individual deposits subject to check-----					
Demand certificates of deposit-----					
Time certificates of deposit-----					
Savings deposits-----					
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----					
Trust deposits-----			200,000 00		4,884 54
Postal savings deposits-----					
Other liabilities-----			2,000 00		102,000 00
<b>Totals</b> -----			\$1,047,010 79		\$808,459 50

NOTE.—The above statements include the business of the South Main street branch office.

## 201. "THE BANK OF CAMPBELL" — CAMPBELL.

Incorporated July 13, 1896.

OFFICERS—Chas. N. Cooper, President; S. R. Wade, Vice-President; John F. Duncan, Cashier, Secretary and Treasurer; Ralston Allison, Assistant Cashier.  
 DIRECTORS—Chas. N. Cooper, S. R. Wade, John F. Duncan, S. G. Rodeck, J. C. Ainsley, J. L. Hagelin, W. H. Hinde, Ralston Allison, R. K. Thomas, E. I. Price, John Byrnteson.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$110,739 63	\$191,582 89	\$302,322 52	\$266,913 05
Overdrafts	396 88			396 88
Bonds and other securities	26,464 25	9,996 90	36,461 15	104 03
Bank premises		6,810 27	6,810 27	30,431 30
Furniture and fixtures		3,019 40	3,019 40	6,810 27
Safe deposit vaults				3,819 40
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	21,103 17	3,983 20	25,086 37	19,525 48
Cash on hand	8,054 04	4,057 41	12,711 45	10,911 81
Exchanges for clearing house				
Checks and other cash items	40 71		40 71	15 90
Other assets				
Totals	\$167,398 68	\$219,420 07	\$386,818 75	\$338,531 27

## LIABILITIES.

Capital	\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Surplus	15,000 00	10,000 00	25,000 00	20,000 00
Undivided profits, less expenses and taxes paid	4,753 50		4,753 50	5,864 38
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks	2,026 04		2,026 04	757 21
Reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	113,923 84	179,732 70	293,656 54	115,495 13
Time certificates of deposit	3,005 60	19,687 37	3,005 60	4,660 90
Savings deposits			19,687 37	5,976 31
Certified checks				147,788 70
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	12,500 00		12,500 00	12,500 00
Other liabilities	1,189 70		1,189 70	488 64
Totals	\$167,398 68	\$219,420 07	\$386,818 75	\$338,531 27

## 202 AND 202A. BANK OF AMADOR COUNTY—JACKSON.

Incorporated November 23, 1896.

OFFICERS—J. Chichizola, President; A. Ginochelo, Vice-President; C. R. Downs, Vice-President; B. F. Taylor, Vice-President; C. L. Culbert, Cashier, Secretary and Treasurer; W. E. Finn, Assistant Cashier.  
 DIRECTORS—J. Chichizola, A. Ginochelo, B. F. Taylor, C. L. Culbert, G. E. Allen, C. R. Downs, Carlo Soracco, J. B. Gillo, W. F. Detert, W. J. McGee, V. J. Brignole.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
LOANS					
Overdrafts		\$477,946 97			\$511,094 44
Bonds and other securities		9,945 61			1,559 69
Bank premises		267,274 40			273,955 79
Furniture and fixtures		10,744 00			14,287 90
Safe deposit vaults		2,700 00			9,664 17
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		84,381 24			149,063 32
Cash on hand		136,388 45			37,112 84
Exchanges for clearing house					
Checks and other cash items		827 78			107 00
Other assets		8,129 79			920 31
Totals		\$1,007,344 24			\$998,325 36
LIABILITIES.					
Capital					
Surplus		\$100,000 00			\$82,830 00
Undivided profits, less expenses and taxes paid		25,000 00			20,000 00
Bills payable, including certificates of deposit representing money borrowed		11,786 63			32,188 16
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual certificates subject to check		450,161 08			485,636 18
Demand certificates of deposit		9,598 17			11,503 76
Time certificates of deposit		354,422 53			338,245 25
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		30,000 00			15,000 00
Postal savings deposits		29,354 28			13,022 01
Other liabilities		6,101 52			
Totals		\$1,007,344 24			\$998,325 36

NOTE.—The above statements include the business of the Sutter Creek branch office.

# 203 AND 203A. UNION SAFE DEPOSIT BANK—STOCKTON.

Incorporated April 21, 1897.

Officers—E. C. Stewart, President; J. E. Crump, Vice-President; W. K. Gill, Cashier.  
 Directors—T. A. Nelson, J. A. Barr, B. J. Powell, G. F. Hudson, Forrest Foote, J. E. Crump, E. C. Stewart, J. L. Blossom, S. E. Latta, J. A. Plummer, R. R. Relbenstein.

Statement of June 4, 1913.

RESOURCES.				Combined	
	Commercial department.	Savings department.	June 4, 1913.	June 14, 1912.	
Loans	\$291,925 45	\$226,343 06	\$518,268 51	\$476,065 34	
Overdrafts	10			112 60	
Bonds and other securities	64,506 28		64,506 28	53,216 78	
Bank premises					
Furniture and fixtures	4,000 00		4,000 00	4,000 00	
Safe deposit vaults	15,000 00		15,000 00	15,000 00	
Other real estate owned					
Due from other than reserve banks	25,673 15	5,432 24	31,105 39	30,016 75	
Due from reserve banks	17,511 44	3,476 68	20,988 12	26,134 74	
Cash on hand	4,153 16		4,153 16	874 63	
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals	\$422,769 58	\$235,251 98	\$658,021 56	\$605,420 84	
LIABILITIES.					
Capital	\$127,700 00	\$25,000 00	\$152,700 00	\$152,700 00	
Surplus	8,500 00		8,500 00	7,000 00	
Undivided profits, less expenses and taxes paid	512 88	4,077 19	4,590 07	8,863 39	
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks	893 35		893 35	956 28	
Due to banks, reserve deposits					
Dividends unpaid	93 00		93 00	48 00	
Individual deposits subject to check	232,589 30		232,589 30	192,740 30	
Demand certificates of deposit	6,465 00		6,465 00	19,360 32	
Time certificates of deposit					
Savings deposits	6,506 00		6,506 00	2,382 66	
Certified checks	200,668 79		200,668 79	182,186 65	
Cashier's checks	100 00		100 00	3,183 04	
State, county and municipal deposits	16 05		16 05		
Postal savings deposits	45,906 00		45,906 00	36,000 00	
Other liabilities					
Totals	\$422,769 58	\$235,251 98	\$658,021 56	\$605,420 84	

NOTE.—The above statements include the business of the Lockford branch office.



## 204. THE COMMERCIAL SAVINGS BANK OF MERCED—MERCED.

Incorporated June 8, 1909.

OFFICERS—L. G. Worden, President; S. F. B. Morse, Vice-President; J. B. Hart, Cashier; G. H. Winton, Assistant Cashier; J. B. Garibaldi, Secretary.  
 DIRECTORS—L. G. Worden, S. F. B. Morse, Wm. H. Crocker, J. B. Garibaldi, Geo. S. Bloss, Jr., E. T. Cunningham, H. Y. Huls.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$504,134 12		\$716,046 31
Overdrafts	-----				
Bonds and other securities	-----				94,750 00
Bank premises	-----		58,000 00		66,370 69
Furniture and fixtures	-----		82,497 23		8,942 48
Safe deposit vaults	-----		10,309 87		
Other real estate owned	-----				2,167 31
Due from other than reserve banks	-----		10,561 42		15,000 00
Due from reserve banks	-----		24,892 08		38,151 87
Cash on hand	-----		18,199 13		23,040 88
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$1,008,693 87		\$965,830 74
LIABILITIES.					
Capital	-----				\$100,000 00
Surplus	-----		\$100,000 00		5,200 00
Undivided profits, less expenses and taxes paid	-----				30,000 24
Bills payable, including certificates of deposit representing money borrowed	-----		30,333 79		
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		836,057 08		802,624 50
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		34,300 00		28,000 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$1,008,693 87		\$965,830 74

## 206. TUOLUMNE COUNTY BANK—SONORA.

Incorporated May 12, 1898.

OFFICERS—Geo. W. Johnson, President; J. B. Curtin, Vice-President; T. F. Symons, Vice-President; C. A. Belli, Cashier, Secretary and Treasurer; W. E. Burden, Assistant Cashier; J. H. Knowles, Assistant Cashier.  
 DIRECTORS—Geo. W. Johnson, J. B. Curtin, John Raggio, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Paul Morris, B. Meyer, J. Gondolfo, C. J. Segerstrom, J. F. Hardin, T. F. McGovern, C. A. Belli.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$444,973 06		\$433,883 04
Overdrafts					
Bonds and other securities					
Bank premises			28,000 00		48,307 23
Furniture and fixtures					
Safe deposit vaults			1 00		1 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					3,500 00
Cash on hand			35,369 98		21,966 99
Exchanges for clearing house			10,000 00		10,000 00
Checks and other cash items					
Other assets					
Totals			\$518,344 04		\$517,608 26
LIABILITIES.					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			7,500 00		2,500 00
Due payable, including certificates of deposit representing money borrowed			11,000 87		12,250 61
Due to other banks					
Due to banks, reserve deposits			16,027 04		
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			40 00		
Savings deposits					340 00
Certified checks			408,776 13		427,517 65
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			25,000 00		25,000 00
Other liabilities					
Totals			\$518,344 04		\$517,608 26

## 207. MARIN COUNTY SAVINGS BANK—SAN RAFAEL.

Incorporated January 30, 1899.

Officers—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. C. Hansen, Cashier and Secretary; P. L. Scheer, Assistant Cashier.

Directors—S. H. Cheda, Thos. Hansen, Geo. C. Hansen, H. L. Smith, Fred W. Dickson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$605,939 65		\$464,234 81
Overdrafts		107,512 76		59,797 25
Bonds and other securities				
Bank premises		3,250 00		3,250 00
Furniture and fixtures		21,387 40		14,721 30
Safe deposit vaults		1,601 31		
Other real estate owned		40,700 34		57,700 43
Due from other than reserve banks		25,725 93		28,011 75
Due from reserve banks				
Cash on hand				17 87
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$705,777 39		\$618,793 41
LIABILITIES.				
Capital				\$50,000 00
Surplus		15,000 00		6,000 00
Undivided profits, less expenses and taxes paid		12,468 90		8,326 07
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		602,837 48		529,467 34
Certified checks				
Cashier's checks				
State, county and municipal deposits		25,000 00		25,000 00
Postal savings deposits		471 01		
Other liabilities				
Totals		\$705,777 39		\$618,793 41

NOTE.—Changed name from Marin County Bank to Marin County Savings Bank July 1, 1912.

## 209. BANK OF HEMET—HEMET.

Incorporated May 12, 1899.

OFFICERS—W. F. Whittier, President; Alger Fast, Vice-President; J. H. Scales, Cashier and Secretary; A. M. Hogue, Assistant Cashier.

DIRECTORS—W. F. Whittier, J. H. Scales, W. J. Weatherly, Alger Fast, John W. Clayton.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913.	Combined June 14, 1912.
		Commercial department.	Savings department.		
Loans		\$102,863 81		\$262,813 81	\$246,150 03
Overdrafts		1,239 97		1,269 97	770 23
Bonds and other securities					13,500 00
Bank premises		15,000 00		15,000 00	15,000 00
Furniture and fixtures		4,101 12		4,101 12	4,083 12
Safe deposit vaults					
Other real estate owned		3,843 77		3,843 77	3,843 77
Due from other than reserve banks					12,734 81
Due from reserve banks		31,897 54	3,393 12	35,290 66	44,933 60
Cash on hand		12,533 98	1,438 35	13,972 33	16,890 20
Exchanges for clearing house					
Checks and other cash items					
Other assets					206 90
Totals		\$262,510 19	\$73,781 47	\$336,291 66	\$358,052 66
LIABILITIES.					
Capital					
Surplus		\$24,000 00	\$1,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		38,919 04	24,249 32	63,168 36	61,814 19
Bills payable, including certificates of deposit representing money borrowed		1,600 62	576 35	2,176 97	2,774 53
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		165,983 62		165,983 62	198,495 31
Time certificates of deposit					
Savings deposits		30,241 69		30,241 69	16,801 31
Certified checks					47,955 80
Cashier's checks		50 00	47,955 80	50 00	52,642 02
State, county and municipal deposits		1,715 22		1,715 22	
Postal savings deposits					495 30
Other liabilities					
Totals		\$262,510 19	\$73,781 47	\$336,291 66	\$358,052 66



## 212 AND 212A. BANK OF TOMALES—TOMALES.

Incorporated March 12, 1900.

OFFICERS—D. B. Burbank, President; Wm. Bassett, Vice-President; H. P. Bostick, Cashier, Secretary and Treasurer; L. W. Beede, Assistant Cashier.

DIRECTORS—D. B. Burbank, Wm. Bassett, J. Warren Dutton, John Cerini, Edwin Bean.  
Statement of June 4, 1913.

RESOURCES.				
	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$101,799 74	\$343,900 00	\$445,699 74	\$480,011 35
Overdrafts	1,013 88		1,018 88	604 07
Bonds and other securities		47,125 00	47,125 00	48,000 00
Bank premises		5,393 90	5,393 90	5,393 90
Furniture and fixtures		3,000 00	3,000 00	5,259 25
Safe deposit vaults				
Other real estate owned				7,340 18
Due from other than reserve banks				1,012 38
Due from reserve banks	21,136 07	19,735 33	40,871 40	24,285 72
Cash on hand	6,528 21	8,691 33	15,219 54	14,821 22
Exchanges for clearing house		500 00	500 00	
Checks and other cash items	1,929 37		1,929 37	8,335 29
Other assets				
Totals	\$132,412 27	\$428,345 56	\$560,757 83	\$595,063 36
LIABILITIES.				
Capital				\$100,000 00
Surplus	\$40,000 00	\$60,000 00	\$100,000 00	38,000 00
Undivided profits, less expenses and taxes paid	10,000 00	15,000 00	25,000 00	
Bills payable, including certificates of deposit representing money borrowed.	2,697 01	1,613 95	3,710 96	2,675 66
Due to other banks				10,000 00
Due to banks, reserve deposits				8 00
Dividends unpaid				
Individual deposits subject to check	80,315 26		80,315 26	75,077 67
Demand certificates of deposit				
Time certificates of deposit		10,584 85	10,584 85	46,391 85
Savings deposits		303,646 76	303,646 76	283,910 79
Certified checks				
Cashier's checks				
State, county and municipal deposits		37,500 00	37,500 00	43,000 00
Postal savings deposits				
Other liabilities				
Totals	\$132,412 27	\$428,345 56	\$560,757 83	\$595,063 36

NOTE.—The above statements include the business of the Point Reyes branch office. Changed name from Bank and Trust Company of Tomales to Bank of Tomales November 20, 1912.

## 213. "DEL NORTE COUNTY BANK"—CRESCENT CITY.

Incorporated March 12, 1900.

OFFICERS—Jacob Marhoffer, President; Henry E. Westbrook, Vice-President; Fred Frantz, Cashier and Secretary; J. B. Endert, Treasurer.

DIRECTORS—Jacob Marhoffer, Fred Frantz, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$109,581 42			\$94,993 47
Overdrafts					
Bonds and other securities		95,266 84			73,347 40
Bank premises		3,500 00			3,500 00
Furniture and fixtures		950 00			
Safe deposit vaults					
Other real estate owned		5,000 00			
Due from other than reserve banks		1,777 18			3,874 21
Due from reserve banks		12,775 18			24,756 24
Cash on hand		11,384 75			15,088 41
Exchanges for clearing house					
Checks and other cash items		271 17			
Other assets					
Totals		\$240,456 54			\$215,559 73
LIABILITIES.					
Capital					\$25,000 00
Surplus		\$25,000 00			25,000 00
Undivided profits, less expenses and taxes paid		25,000 00			10,315 05
Bills payable, including certificates of deposit representing money borrowed		7,900 07			
Due to other banks					
Due to banks, reserve deposits		408 99			
Dividends unpaid					
Individual deposits subject to check		62,609 41			60,720 64
Demand certificates of deposit		1,406 00			13,215 03
Time certificates of deposit		104,253 69			69,309 01
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		12,500 00			12,000 00
Postal savings deposits		1,378 88			
Other liabilities					
Totals		\$240,456 54			\$215,559 73

## 214. "CALAVERAS COUNTY BANK"—ANGELS CAMP.

Incorporated April 3, 1900.

OFFICERS—John Raggio, President; Warren Rose, Vice-President; D. Muscio, Cashier, Secretary and Treasurer; Anthony Vega, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—John Raggio, Warren Rose, J. A. Peirano, Jas. Lagomarsino, P. F. Paché, M. H. Manuel, W. O. Meyers, Jas. V. Coleman, T. J. Moran.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$142,769 82	\$271,525 00	\$414,294 82	\$428,004 29
Overdrafts		78 18		78 18	295 58
Bonds and other securities		96,477 24	28,297 50	124,774 74	153,257 94
Bank premises			7,500 00	7,500 00	7,500 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		237 60		237 60	12,225 73
Due from reserve banks		73,559 25	30,292 96	103,852 24	77,666 99
Cash on hand		11,083 34	11,332 80	22,415 64	24,132 40
Exchanges for clearing house					
Checks and other cash items		50 50		50 50	789 16
Other assets					
Totals		\$324,255 93	\$348,917 79	\$673,173 72	\$703,872 09
LIABILITIES.					
Capital					
Surplus		\$65,000 00	\$85,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		3,000 00		3,000 00	
Bills payable, including certificates of deposit representing money borrowed.		5,595 70	5,797 80	11,393 50	13,220 45
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid		40 00		40 00	50 00
Individual deposits subject to check		168,527 64		168,527 64	198,657 49
Demand certificates of deposit		288 05		288 05	272 59
Time certificates of deposit		3,400 00		3,400 00	4,000 00
Savings deposits			308,119 99	308,119 99	328,528 04
Certified checks					
Cashier's checks		17,418 55		17,418 55	6,284 07
State, county and municipal deposits		46,675 92		46,675 92	52,859 45
Postal savings deposits		14,380 07		14,380 07	
Other liabilities					
Totals		\$324,255 93	\$348,917 79	\$673,173 72	\$703,872 09

# 216. "TRINITY COUNTY BANK"—WEAVERVILLE.

Incorporated September 13, 1900.

OFFICERS—W. R. Edwards, President; C. H. Edwards, Vice-President and Manager; Herbert Gray, Cashier, Secretary and Treasurer.  
DIRECTORS—W. R. Edwards, C. H. Edwards, Herbert Gray.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOADS.	Overdrafts	\$84,540 57	\$18,972 90	\$103,513 47	\$85,987 95
	Bonds and other securities	1,338 87		1,338 87	2,788 81
	Bank premises	5,542 88	11,500 00	20,042 88	24,063 75
	Furniture and fixtures	721 87	3,500 00	4,221 87	4,565 79
	Safe deposit vaults	2,470 00		2,470 00	2,500 00
	Other real estate owned	7,630 67		7,630 67	9,783 42
	Due from other than reserve banks	15,874 28		15,874 28	15,233 08
	Due from reserve banks	12,839 46		12,839 46	25,674 41
	Cash on hand	13,660 38	2,376 23	16,066 51	19,712 50
	Exchanges for clearing house				
	Checks and other cash items				
	Other assets	4,044 36		4,044 36	2,852 30
Totals		\$148,603 54	\$39,349 13	\$188,042 67	\$104,132 01
LIABILITIES.					
CAPITAL.	Capital	\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
	Surplus	6,250 00		6,250 00	6,250 00
	Undivided profits, less expenses and taxes paid	4,158 22	248 26	4,406 48	12,818 73
	Bills payable, including certificates of deposit representing money borrowed				
	Due to other banks				
	Due to banks	1,033 97		1,033 97	
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check				
	Demand certificates of deposit	109,190 17		109,190 17	106,602 22
	Time certificates of deposit	8,061 18		8,061 18	7,476 95
	Savings deposits				
	Certified checks				
	Cashier's checks				
	State, county and municipal deposits		34,100 87	34,100 87	35,944 26
	Postal savings deposits				17 85
	Other liabilities				
Totals		\$148,603 54	\$39,349 13	\$188,042 67	\$194,132 01



## 217 AND 217A. "NEVADA COUNTY BANK"—GRASS VALLEY.

Incorporated October 12, 1900.

OFFICERS—E. J. Rector, President; W. H. Martin, Vice-President; A. H. Mooser, Cashier; G. J. Rector, Secretary and Treasurer.  
 DIRECTORS—E. J. Rector, W. H. Martin, G. J. Rector, B. S. Rector, A. L. Gill, A. H. Mooser, E. M. Rector.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$174,038 66	\$114,237 08	\$588,270 74	\$465,185 93
Overdrafts		786 25		786 25	4,380 62
Bonds and other securities		125,336 91	364,336 50	489,673 41	542,165 25
Bank premises			2,044 67		4,131 17
Furniture and fixtures			2,163 33		2,463 33
Safe deposit vaults			1,700 44		2,133 54
Other real estate owned		465 15		465 15	3,373 24
Due from other than reserve banks		84,312 90	30,069 54	114,382 33	101,967 39
Due from reserve banks		30,780 30	34,467 95	65,248 54	70,156 85
Cash on hand					
Exchanges for clearing house		2,784 02		2,784 02	7,000 48
Checks and other cash items		6,167 16		6,167 16	2,080 83
Other assets					
Totals		\$426,792 23	\$849,049 51	\$1,275,841 74	\$1,205,980 64
LIABILITIES.					
Capital					
Surplus		\$73,500 00	\$76,500 00	\$150,000 00	\$135,000 00
Undivided profits, less expenses and taxes paid		1,000 00	3,000 00	4,000 00	2,000 00
Bills payable, including certificates of deposit representing money borrowed		2,432 98	8,833 88	10,866 86	11,467 15
Due to other banks					
Due to banks, reserve deposits					2,908 09
Dividends unpaid					
Individual deposits subject to check		290,923 11		290,923 11	235,944 83
Demand certificates of deposit		14,862 73		14,862 73	12,801 36
Time certificates of deposit		400 00		400 00	
Savings deposits			760,715 63	760,715 63	732,613 22
Certified checks					55 00
Cashier's checks					
State, county and municipal deposits		75,000 00		75,000 00	67,500 00
Postal savings deposits		9,073 41		9,073 41	5,660 99
Other liabilities					
Totals		\$426,792 23	\$849,049 51	\$1,275,841 74	\$1,205,980 64

NOTE.—The above statements include the business of the Nevada City branch office.

# 218. VENTURA SAVINGS BANK—VENTURA.

Incorporated December 31, 1900.

OFFICERS—E. P. Foster, President; A. Bernheim, Vice-President; J. H. Chaffee, Cashier; J. A. Walker, Secretary.  
DIRECTORS—E. P. Foster, A. Bernheim, J. A. Walker, J. H. Chaffee, C. G. Bartlett, S. H. Percy, G. E. Farrand.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$528,763 85		\$502,724 19
Overdrafts				
Bonds and other securities				
Bank premises		1,180 73		56,129 79
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		47,080 35		25,900 78
Cash on hand		9,500 00		9,500 00
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$583,524 93		\$594,314 76
LIABILITIES.				
Capital				
Surplus		\$100,000 00		\$100,000 00
Undivided profits, less expenses and taxes paid		10,000 00		
Bills payable, including certificates of deposit representing money borrowed.		23,607 25		16,736 97
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		300 00		2,700 00
Certified checks		453,217 68		474,877 79
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$583,524 93		\$594,314 76

## 219. STATE BANK OF SAN PEDRO SAN PEDRO.

Incorporated January 7, 1901

Officers—Edward Mahan, President; Marco H. Hellman, Vice President; J. W. Hargreave, Secretary and Cashier; Lem T. Johnson, Assistant Cashier and Assistant Secretary. A. K. Mahoy, F. M. Cannon, C. A. E. Smith, H. W. Hill, Benjamin E. Page.

Statement of June 4, 1913.

Assets	Commercial department	Subsidiary department	Combined June 1, 1913.	Combined June 1, 1913.
<b>Loans</b>				
Overdrafts	\$201,454.05	\$114,138.00	\$315,592.05	\$382,400.02
Bonds and other securities	869.39		869.39	1,701.63
Bank premises	30,422.13		30,422.43	30,135.00
Furniture and fixtures	40,980.00		40,980.00	
Safe deposit vaults	4,052.75		4,052.75	3,453.74
Other real estate owned	1,065.40		1,065.40	
Due from other than reserve banks	9,790.00		9,790.00	9,790.00
Due from reserve banks	13.90		13.90	4,570.18
Cash on hand	84,674.41	12,729.52	41,809.64	60,611.97
Exchanges for clearing house	82,036.70	4,000.40	90,083.09	91,269.95
Checks and other cash items	3,171.00		3,471.18	3,400.66
Other assets	1,000.00		1,000.00	
<b>Totals</b>	\$355,299.31	\$130,877.04	\$486,176.35	\$415,592.10
<b>LIABILITIES</b>				
<b>Capital</b>				
Surplus	\$19,675.00	\$10,725.00	\$304,800.00	\$35,000.00
Undivided profits, less expenses and taxes paid	1,157.30	372.50	1,430.00	15,000.00
Title payable, including certificates of deposit representing money borrowed	1,000.00	6,400.00	8,108.17	7,000.00
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	10.00		40.00	40.00
Individual deposits subject to check	230,927.10		230,927.10	25,500.00
Demand certificates of deposit				9,140.00
Time certificates of deposit				47,355.00
Savings deposits	90,084.80		93,004.80	1,000.00
Certified checks				215.00
Cashier's checks	915.00	107,800.00	6,840.00	0.00
State, county and municipal deposits	6,240.24		27,800.00	0.00
Postal savings deposits	9,000.00			0.00
Other liabilities				
<b>Totals</b>	\$355,299.31	\$130,877.04	\$486,176.35	\$415,592.10





## 221. FIRST BANK OF KERN—BAKERSFIELD.

Incorporated April 3, 1901.

OFFICERS—G. J. Planz, President; F. M. Noriega, Vice-President; Arthur S. Crites, Cashier, Secretary and Treasurer; E. C. O. Boyle, Assistant Cashier and Assistant Secretary; W. V. Bower, Assistant Cashier.  
 DIRECTORS—G. J. Planz, F. M. Noriega, A. J. Crites, Arthur S. Crites, L. P. St. Clair, W. B. Robb, I. D. Iler, M. H. Warren, Louis V. Olcese.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	Overdrafts	\$217,173 67	\$195,291 99	\$412,465 66	\$404,851 74
	Bonds and other securities	2,374 27		2,374 27	2,162 07
	Bank premises	63,225 00	43,700 50	106,925 50	107,689 30
	Furniture and fixtures		10,000 00	16,000 00	17,000 00
	Safe deposit vaults				
	Other real estate owned				
	Due from other than reserve banks				400 00
	Due from reserve banks	59,500 75	4,531 56	64,032 31	4,181 97
	Cash on hand	24,400 69	5,322 91	29,723 60	57,519 30
	Exchanges for clearing house	2,057 34		2,057 34	31,523 09
	Checks and other cash items	2,119 57		2,119 57	982 08
	Other assets				9,088 74
	Totals	\$370,851 29	\$264,846 96	\$635,698 25	189 79
					\$635,588 08
LIABILITIES.					
Capital					
Surplus		\$25,000 00	\$25,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		35,000 00		35,000 00	35,000 00
Bills payable, including certificates of deposit representing money borrowed.		24,077 10	4,798 29	28,875 39	12,562 89
Due to other banks					
Due to banks, reserve deposits					8,301 00
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		280,735 40		280,735 40	284,121 45
Time certificates of deposit		5,906 53		5,906 59	9,492 86
Savings deposits					27,700 51
Certified checks			173,888 48	173,888 48	168,614 40
Cashier's checks		132 20	26,237 44	26,369 64	8,057 48
State, county and municipal deposits					
Postal savings deposits			25,000 00	25,000 00	25,000 00
Other liabilities			10,427 75	10,427 75	6,798 49
	Totals	\$370,851 29	\$264,846 96	\$635,698 25	\$635,588 08

## 222. BANK OF ARBUCKLE—ARBUCKLE.

Incorporated June 24, 1901.

OFFICERS—Geo. C. Meckfessel, President; C. B. Morrison, Vice-President; J. E. Cain, Secretary and Cashier.  
 DIRECTORS—Geo. C. Meckfessel, C. B. Morrison, H. V. Traynham, J. E. Cain, Asa Kalfsbeck.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	\$168,889 16	-----	-----	\$145,928 62
Overdrafts	-----	1,145 69	-----	-----	45,600 13
Bond and other securities	-----	46,214 00	-----	-----	45,218 00
Bank premises	-----	-----	-----	-----	5,300 00
Furniture and fixtures	-----	5,300 00	-----	-----	3,250 00
Safe deposit vaults	-----	3,250 00	-----	-----	-----
Other real estate owned	-----	69 40	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----	18,652 24
Due from reserve banks	-----	76,143 62	-----	-----	56,283 81
Cash on hand	-----	16,873 75	-----	-----	17,625 75
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	22 00	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$317,938 12	-----	-----	\$291,718 55
LIABILITIES.					
Capital	-----				
Surplus	-----	\$50,000 00	-----	-----	\$50,000 00
Undivided profits, less expenses and taxes paid	-----	11,000 00	-----	-----	11,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	8,756 63	-----	-----	3,153 91
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	148,792 61	-----	-----	4,000 00
Demand certificates of deposit	-----	9,358 65	-----	-----	136,519 63
Time certificates of deposit	-----	80,130 23	-----	-----	9,627 62
Savings deposits	-----	-----	-----	-----	77,417 39
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	9,900 00	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$317,938 12	-----	-----	\$291,718 55

## 223. VALLEY SAVINGS BANK—SANTA MARIA.

Incorporated August 31, 1901.

OFFICERS—W. H. Rice, President; M. Thornburg, Vice-President; Thos. B. Adams, Cashier and Treasurer; P. O. Tietzen, Secretary.  
DIRECTORS—W. H. Rice, M. Thornburg, A. J. Sousa, John G. Phil, Sr., P. O. Tietzen.

### Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	-----	-----	-----	-----
Overdrafts	-----	-----	\$272,529 00	-----	\$289,990 50
Bond and other securities	-----	-----	52,824 30	-----	49,705 00
Bank premises	-----	-----	5,000 00	-----	5,000 00
Furniture and fixtures	-----	-----	1,000 00	-----	1,000 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	500 00	-----	500 00
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	-----	5,775 00	-----	11,207 94
Cash on hand	-----	-----	5,039 50	-----	8,414 18
Exchanges for clearing house	-----	-----	52 77	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$342,824 67	-----	\$365,817 62
LIABILITIES.		-----	-----	-----	-----
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$25,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	-----	25,000 00	-----	25,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	7,672 28	-----	2,207 57
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	21,602 31	-----	18,707 05
Time certificates of deposit	-----	-----	251,850 08	-----	284,902 99
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	11,700 00	-----	10,000 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$342,824 67	-----	\$365,817 62

# 224. CALIFORNIA STATE BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated August 2, 1901.

OFFICERS—J. L. Oakley, President; H. H. Ham, Vice-President; W. S. Boggs, Cashier, Secretary and Treasurer.  
DIRECTORS—J. L. Oakley, H. H. Ham, J. R. McKimley, W. S. Boggs, Dr. J. N. Baylis, Dr. W. H. Stiles, Irving G. Davis.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 15, 1912.
Loans				
Overdrafts	\$827,558 69			\$261,922 12
Bond and other securities	997 76			800 60
Bank premises	171,407 87			212,367 93
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	5,183 57			5,186 57
Due from other than reserve banks				
Due from reserve banks				24,049 19
Cash on hand	98,010 32			74,318 35
Exchanges for clearing house	40,279 03			35,443 81
Checks and other cash items	3,603 79			
Other assets				4,305 21
Totals	\$847,044 03			\$649,193 78

### LIABILITIES.

Capital				
Surplus	\$100,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid	5,000 00			50,000 00
Bills payable, including certificates of deposit representing money borrowed	9,229 22			9,837 82
Due to other banks				
Due to banks, reserve deposits	6,383 12			1,096 24
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	200,208 29			305,876 98
Time certificates of deposit				57,000 00
Savings deposits	229,198 54			138,191 93
Certified checks				
Cashier's checks	16 50			478 95
State, county and municipal deposits	145 21			
Postal savings deposits	33,000 00			34,500 00
Other liabilities	3,800 15			2,211 88
Totals	\$847,044 03			\$649,193 78



## 216. "PASADENA SAVINGS AND TRUST COMPANY"—PASADENA.

Incorporated September 15, 1901.

OFFICERS—William H. Vedder, President; John McDonald, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Assistant Treasurer.  
 DIRECTORS—William H. Vedder, John McDonald, A. H. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Matthew Slavin, R. I. Rogers, H. C. Hotaling, Don E. Porter, A. E. Edwards.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts				
Bond and other securities		\$2,128,555 00		\$1,888,569 00
Bank premises		191,532 50		342,515 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				27,105 75
Due from reserve banks		160,642 22		110,554 38
Cash on hand		92,781 52		91,378 30
Exchanges for clearing house				
Checks and other cash items		7 30		10 20
Other assets				
Totals		\$2,573,538 54		\$2,400,123 63
LIABILITIES.				
Capital				
Surplus		\$100,000 00		\$100,000 00
Undivided profits, less expenses and taxes paid		150,000 00		125,000 00
Bills payable, including certificates of deposit representing money borrowed		55,779 08		23,933 61
Due to other banks				
Due to banks, reserve deposits		8 00		8 00
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit		157,372 00		229,265 97
Time certificates of deposit		2,056,061 65		1,928,282 68
Savings deposit				
Certified checks				
Cashier's checks		50,000 00		50,000 00
State, county and municipal deposits		4,317 81		3,603 37
Postal savings deposits				
Other liabilities				
Totals		\$2,573,538 54		\$2,400,123 63

# 227. THE OLD BANK—HANFORD.

Incorporated November 26, 1901.

OFFICERS—F. R. Hight, President; P. McRae, Vice-President; J. J. Hight, Cashier and Secretary; Jas. J. Hight, Assistant Cashier.  
DIRECTORS—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schnereger, Jas. J. Hight, N. Weisbaum, A. A. Biddle.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans -----				
Overdrafts -----	\$321,985 11			\$502,791 75
Bond and other securities -----	3,561 79			8,724 41
Bank premises -----	30,565 15			30,187 93
Furniture and fixtures -----	18,000 00			19,000 00
Safe deposit vaults -----	2,000 00			2,000 00
Other real estate owned -----				
Due from other than reserve banks -----	1,617 00			
Due from reserve banks -----	42,035 91			3,224 84
Cash on hand -----	38,467 00			65,113 88
Exchanges for clearing house -----				37,000 13
Checks and other cash items -----	1,000 41			
Other assets -----				322 86
Totals -----	\$659,292 37			\$668,445 55

### LIABILITIES.

Capital -----				
Surplus -----	\$50,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid -----	25,000 00			20,000 00
Bills payable, including certificates of deposit representing money borrowed -----	9,147 75			3,343 88
Due to other banks -----	30,000 00			30,000 00
Due to banks, reserve deposits -----	1,088 11			1,084 55
Dividends unpaid -----				
Individual deposits subject to check -----				22 00
Demand certificates of deposit -----	259,927 38			303,927 11
Time certificates of deposit -----	16,619 30			42,549 64
Savings deposits -----	244,017 33			192,218 37
Certified checks -----				
Cashier's checks -----	10 50			
State, county and municipal deposits -----	482 00			300 00
Postal savings deposits -----	23,000 00			25,000 00
Other liabilities -----				
Totals -----	\$659,292 37			\$668,445 55

## 228, 228A AND 228B. LOS ANGELES TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated January 17, 1902.

Officers.—J. C. Drake, President; M. H. Flint, Vice-President; H. W. O'Melveny, Vice-President; W. R. Hervey, Vice-President; Jay Spencer, Cashier, Secretary and Treasurer; Ralph Day, Assistant Cashier; C. F. Seidel, Assistant Cashier; J. M. Rugg, Assistant Cashier; J. R. Henderson, Assistant Cashier; H. R. Krohn, Assistant Cashier; A. P. Averill, Assistant Cashier; Leo S. Chandler, Trust Officer and Assistant Secretary.

Directors.—J. C. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, J. S. Torrance, G. I. Cochran, John S. Cravens, J. M. Elliott, W. R. Stants, W. M. Garland, W. B. Hampton, Godfrey Holterhoff, Jr., Stoddard Jess, Gail B. Johnson, W. L. Stewart, L. Lind-say, A. H. Nuttger, W. C. Patterson, Geo. S. Phillips, W. R. Hervey, Jay Spence.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Trust department.	Consolidated June 4, 1913.	Consolidated June 14, 1912.
Loans	\$3,779,454.62	\$9,105,995.86	\$228,000.00	\$13,113,450.48	\$10,691,809.14
Overdrafts	4,770.25	283.06		5,053.31	1,062.99
Bonds and other securities	1,502,191.10	1,505,171.75	315,452.15	3,383,115.00	2,707,510.20
Bank premises		860,000.00		860,000.00	878,807.49
Furniture and fixtures	115,000.00			115,000.00	131,333.80
Safe deposit vaults	40,000.00	100,000.00		140,000.00	145,000.00
Other real estate owned	30,548.89		111,165.53	141,714.42	14,972.68
Due from other than reserve banks	1,270,299.78	1,619,288.54		2,889,518.32	3,003,737.86
Due from reserve banks	580,505.20	349,092.44	648.41	930,244.05	731,758.54
Cash on hand	190,091.43	165,161.44		355,192.90	134,416.72
Exchanges for clearing house	26,147.67	248.94	11,356.59	37,753.17	8,430.95
Checks and other cash items	9,394.00		9,056.21	19,020.21	16,225.99
Other assets					
Totals	\$7,548,822.97	\$13,705,542.03	\$675,678.86	\$21,990,043.86	\$18,645,680.36

## LIABILITIES.

Capital		\$1,500,000.00		\$1,500,000.00	
Surplus	\$920,000.00	\$400,000.00	\$200,000.00	1,005,185.10	1,005,430.73
Undivided profits, less expenses and taxes paid	350,000.00	603,000.00	115,185.10	255,223.77	122,783.09
Bills payable, including certificates of deposit representing money borrowed	255,223.77				
Due to other banks	4,191.36			4,191.36	4,109.53
Due to banks, reserve deposits	215,681.16			215,681.16	206,307.37
Dividends unpaid					
Individual certificates of deposit	4,718,199.17			4,718,199.17	4,543,819.17
Demand certificates of deposit	21,639.29			21,639.29	21,594.34
Time certificates of deposit		1,585,923.70		1,585,923.70	999,223.67
Savings deposits	29,000.93	11,179,618.33		11,179,618.33	9,080,301.50
Certified checks	440,299.57			440,299.57	18,169.12
Cashier's checks	400,703.83			400,706.85	340,987.47
State, county and municipal deposits				359,493.76	180,100.02
Trust deposits	88,764.00			88,764.00	210,979.88
Postal savings deposits					
Other liabilities	122,165.87		1,000.00	123,165.87	365,831.47
Totals	\$7,548,822.97	\$13,705,542.03	\$675,678.86	\$21,990,043.86	\$18,645,680.36

NOTE.—The above statements include the business of the Pico street and Grand avenue and the Second and Spring street branch offices.

## 229. LONG BEACH SAVINGS BANK AND TRUST COMPANY—LONG BEACH.

Incorporated February 1, 1902.

OFFICERS—Geo. H. Bixby, President; P. E. Hatch, Vice-President; F. C. Yeomans, Vice-President; J. W. Tucker, Cashier, Secretary and Treasurer; Chas. H. Tucker, Assistant Cashier.  
 DIRECTORS—Geo. H. Bixby, P. E. Hatch, F. C. Yeomans, Jotham Bixby, I. W. Hellman, Llewellyn Bixby, T. L. DeCoudres, W. M. Raymond, A. H. Farnham, John A. Lamb, J. T. Cullen, S. E. Kennedy, E. N. Grant, J. W. Tucker.

Statement of June 4, 1913.

RESOURCES.		Commercial deposits [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	-----	\$1,494,889 09	-----	\$1,254,273 75
Overdrafts	-----	-----	-----	-----	-----
Bond and other securities	-----	-----	116,287 90	-----	133,233 33
Bank premises	-----	-----	135,000 00	-----	138,500 00
Furniture and fixtures	-----	-----	20,300 00	-----	21,634 27
Safe deposit vaults	-----	-----	17,000 00	-----	17,000 00
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	495,052 97	-----	236,878 84
Due from reserve banks	-----	-----	53,288 54	-----	49,196 98
Cash on hand	-----	-----	495 12	-----	4,715 41
Exchanges for clearing house	-----	-----	223 01	-----	170 47
Checks and other cash items	-----	-----	31 30	-----	30 60
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$2,352,567 53	-----	\$1,895,703 65
LIABILITIES.		Commercial deposits [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$250,000 00	-----	\$250,000 00
Undivided profits, less expenses and taxes paid	-----	-----	70,000 00	-----	65,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	32,824 59	-----	29,407 00
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	3 00
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	150,564 53	-----	117,663 84
Savings deposits	-----	-----	1,848,504 62	-----	1,433,040 52
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	673 79	-----	589 29
Totals	-----	-----	\$2,352,567 53	-----	\$1,895,703 65



## 230 AND 230A. "SCOTT VALLEY BANK"—FORT JONES.

Incorporated February 4, 1902.

OFFICERS—J. W. Young, President; E. Reichman, Vice-President; M. C. Beem, Cashier, Secretary and Treasurer; R. A. Walker, Assistant Cashier; W. T. Young, Assistant Cashier; Mary M. Funk, Assistant Cashier.

DIRECTORS—J. W. Young, E. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$237,536 00	\$138,040 00	\$375,576 00	\$386,802 00
Overdrafts		2,617 90		2,617 90	
Bond and other securities		20,940 00		20,940 00	19,400 00
Bank premises		7,200 00		7,200 00	7,200 00
Furniture and fixtures		5,668 00		5,668 00	5,500 00
Safe deposit vaults					
Other real estate owned		405 38		405 38	1,449 14
Due from other than reserve banks		4,215 72	3,363 44	7,579 16	21,568 83
Due from reserve banks		12,431 03	2,604 95	15,036 01	30,481 84
Cash on hand		571 80		571 80	
Exchanges for clearing house		2,013 45		2,013 45	1,729 70
Checks and other cash items		2,666 93		2,666 93	1,994 80
Other assets					
Totals		\$296,266 24	\$144,008 42	\$440,274 66	\$475,126 31
LIABILITIES.					
Capital					
Surplus		\$85,000 00	\$15,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		20,000 00	5,000 00	25,000 00	25,000 00
Bills payable, including certificates of deposit representing money borrowed		4,473 63	743 05	5,218 70	1,579 43
Due to other banks		15,000 00		15,000 00	30,000 00
Due to banks, reserve deposits		1,694 01		1,694 01	
Dividends unpaid					
Individual deposits subject to check		122,057 21		122,057 21	144,193 81
Demand certificates of deposit		17,744 95		17,744 95	20,618 30
Time certificates of deposit		13,473 43		13,473 43	138,517 77
Savings deposits			128,205 37	128,205 37	
Certified checks					
Cashier's checks					
State, county and municipal deposits		15,789 17		15,789 17	15,000 00
Postal savings deposits		1,040 82		1,040 82	217 00
Other liabilities					
Totals		\$296,266 24	\$144,008 42	\$440,274 66	\$475,126 31

NOTE.—The above statements include the business of the Etna Mills branch office.

## 231. FIRST SAVINGS BANK OF COLUSA—COLUSA.

Incorporated February 13, 1902.

OFFICERS—U. W. Brown, President; R. E. Blevins, Vice-President; H. F. Osgood, Cashier, Secretary and Treasurer; Everett Bowes, Assistant Cashier.

DIRECTORS—U. W. Brown, R. E. Blevins, J. J. O'Rourke, John C. Ahlf, Ira L. Compton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	-----	\$131,092 27	-----	\$32,972 50
Overdrafts	-----	-----	-----	-----	-----
Bonds and other securities	-----	-----	9,071 10	-----	42,171 10
Bank premises	-----	-----	33,000 00	-----	33,108 00
Furniture and fixtures	-----	-----	500 00	-----	8,109 51
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	-----	17,982 17	-----	4,779 11
Cash on hand	-----	-----	7,159 80	-----	11,973 83
Exchanges for clearing house	-----	-----	-----	-----	8,456 25
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$200,105 34	-----	\$191,570 30
LIABILITIES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$35,000 00	-----	\$35,000 00
Undivided profits, less expenses and taxes paid	-----	-----	-----	-----	-----
Bills payable, including certificates of deposit representing money borrowed	-----	-----	1,322 61	-----	2,068 32
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	1 50
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	24,000 12	-----	24,377 34
Savings deposits	-----	-----	131,692 61	-----	130,693 14
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	8,000 00	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$200,105 34	-----	\$191,570 30

## 232 AND 232A. BANK OF ALAMEDA COUNTY—ALVARADO.

Incorporated February 20, 1902.

OFFICERS—August May, President and Manager; D. F. Wiegman, Vice-President; J. R. Blacow, Cashier and Secretary; R. A. Blacow, Assistant Cashier; August May, Treasurer.  
 DIRECTORS—August May, D. F. Wiegman, E. H. Stevenson, J. R. Blacow, F. B. Granger, Henry H. Patterson, George Althausen.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$377,939 10
Overdrafts	\$137,181 66			
Bonds and other securities				79,945 04
Bank premises	71,364 75			15,217 38
Furniture and fixtures	14,000 00			
Safe deposit vaults	367 50			
Other real estate owned				
Due from other than reserve banks	2,693 25			3,920 50
Cash on hand	182,747 00			114,487 76
Exchanges for clearing house				31,737 07
Checks and other cash items	30,923 00			
Other assets				
Totals	\$389,193 86			\$623,276 85
LIABILITIES.				
Capital				\$65,000 00
Surplus				3,000 00
Undivided profits, less expenses and taxes paid	\$65,000 00			6,965 82
Bills payable, including certificates of deposit representing money borrowed	7,000 00			
Due to other banks	6,883 78			
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	181,230 21			194,450 16
Demand certificates of deposit	38,692 90			17,860 00
Time certificates of deposit	348,265 43			301,463 59
Savings deposits				
Certified checks	400 00			
Cashier's checks	1,634 58			2,967 28
State, county and municipal deposits	30,000 00			30,000 00
Postal savings deposits				
Other liabilities	1,027 86			
Totals	\$389,193 86			\$623,276 85

NOTE.—The above statements include the business of the Irvington branch office.

# 233. UNIVERSITY SAVINGS BANK—BERKELEY.

Incorporated March 19, 1902.

OFFICERS—W. K. Cole, President; J. W. Richards, Vice-President; C. S. Downing, Vice-President; W. A. Shockley, Cashier and Secretary; H. S. Crockett, Assistant Cashier; B. F. Brunk, Assistant Cashier; H. S. Crockett, Assistant Secretary.  
DIRECTORS—Dr. Thos. Addison, B. Bangs, W. K. Cole, C. S. Downing, B. F. Edwards, F. L. Lipman, C. E. Miller, J. E. McCreary, W. Palache, J. W. Richards, R. C. Shaw.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$45,444 91
Overdrafts					
Bonds and other securities					89,888 01
Bank premises					
Furniture and fixtures					
Safe deposit vaults					46,000 00
Other real estate owned					530 67
Due from other than reserve banks					27,501 81
Due from reserve banks					10,322 92
Cash on hand					57 07
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals					\$33,715 39
LIABILITIES.					
Capital					\$100,000 00
Surplus					40,000 00
Undivided profits, less expenses and taxes paid					17,250 42
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					5,000 00
Certified checks					3,056 36
Cashier's checks					422,382 95
State, county and municipal deposits					
Postal savings deposits					49,015 66
Other liabilities					
Totals					\$33,715 39



## 234. "SECURITY STATE BANK OF SAN JOSE, CALIFORNIA"—SAN JOSE.

Incorporated March 24, 1902.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; E. D. Shipperd, Assistant Cashier; George B. Campbell, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. S. Richards, Henry Curtner, L. A. Bookson, W. E. Hazeltine, Wilbur J. Edwards.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$366,159 87			\$407,498 76
Overdrafts		122 08			75,380 05
Bonds and other securities		71,895 85			25,000 00
Bank premises		25,000 00			8,482 99
Furniture and fixtures		7,440 00			1,595 70
Safe deposit vaults		1,440 00			
Other real estate owned					
Due from other than reserve banks					63,105 79
Due from reserve banks		100,421 31			82,098 92
Cash on hand		49,154 14			57,822 77
Exchanges for clearing house		9,937 72			4,264 94
Checks and other cash items		376 63			1,232 16
Other assets		1,642 33			1,503 09
Totals		\$693,589 93			\$725,945 17
LIABILITIES.					
Capital		\$100,000 00			\$100,000 00
Surplus		50,000 00			50,000 00
Undivided profits, less expenses and taxes paid		21,033 75			22,059 88
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		10,117 68			5,025 13
Due to banks, reserve deposits		31,356 88			60,872 62
Dividends unpaid					
Individual deposits subject to check		416,754 86			396,135 41
Demand certificates of deposit		8,605 52			7,018 03
Time certificates of deposit		3,422 32			24,964 13
Savings deposits					
Certified checks		2,299 00			9,870 07
Cashier's checks					
State, county and municipal deposits		50,000 00			50,000 00
Postal savings deposits					
Other liabilities					
Totals		\$693,589 93			\$725,945 17

## 235. "THE SANTA ANA SAVINGS BANK"—SANTA ANA.

Incorporated March 25, 1902.

OFFICERS—M. M. Crookshank, President; A. Getty, Vice-President and Treasurer; C. S. Crookshank, Cashier and Secretary; J. H. Metzgar, Assistant Cashier.

DIRECTORS—M. M. Crookshank, A. Getty, J. H. Metzgar, John Awe, A. C. Bowers.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans -----		\$357,827 08		\$307,638 31
Overdrafts -----				7 58
Bonds and other securities -----				
Bank premises -----		20,570 00		
Furniture and fixtures -----				
Safe deposit vaults -----				
Other real estate owned -----				
Due from other than reserve banks -----		8,415 63		10,008 15
Due from reserve banks -----		35,343 33		39,236 68
Cash on hand -----		8,000 00		7,000 00
Exchanges for clearing house -----				
Checks and other cash items -----				
Other assets -----				
Totals -----		\$430,156 07		\$363,890 72
LIABILITIES.				
Capital -----		\$40,000 00		\$40,000 00
Surplus -----		5,000 00		3,800 00
Undivided profits, less expenses and taxes paid -----		16,841 84		12,159 34
Bills payable, including certificates of deposit representing money borrowed -----				
Due to other banks -----				
Due to banks, reserve deposits -----				
Dividends unpaid -----				
Individual deposits subject to check -----				
Demand certificates of deposit -----				
Time certificates of deposit -----				
Savings deposits -----		348,309 43		307,931 38
Certified checks -----		4 80		
Cashier's checks -----				
State, county and municipal deposits -----		20,000 00		
Postal savings deposits -----				
Other liabilities -----				
Totals -----		\$430,156 07		\$363,890 72

## 236 AND 236A. "OCEAN PARK BANK"—OCEAN PARK.

Incorporated March 26, 1902.

OFFICERS—T. H. Dudley, President; P. J. Dudley, Vice-President; F. E. Royston, Vice-President; W. O. Bender, Cashier; Geo. A. Neilson, Assistant Cashier.  
 DIRECTORS—T. H. Dudley, P. J. Dudley, F. E. Royston, H. Mickel, J. A. Bernard, K. A. Miller, E. S. Tomblin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$837,749 74	\$160,221 58	\$518,021 32	\$411,507 67
Overdrafts	-----	3,766 10	-----	3,766 10	614 35
Bonds and other securities	-----	78,468 50	6,700 30	85,168 80	76,394 55
Bank premises	-----	25,000 00	-----	25,000 00	25,000 00
Furniture and fixtures	-----	4,150 00	-----	4,150 00	3,717 50
Safe deposit vaults	-----	2,980 00	-----	2,980 00	2,980 00
Other real estate owned	-----	21,281 66	-----	21,281 66	25,549 39
Due from other than reserve banks	-----	8,776 68	-----	8,776 68	12,892 65
Due from reserve banks	-----	44,306 73	8,297 87	52,604 60	84,970 80
Cash on hand	-----	58,094 37	3,575 14	62,269 51	34,228 52
Exchanges for clearing house	-----	2,701 95	-----	2,701 95	1,493 50
Checks and other cash items	-----	-----	27 50	27 50	12 10
Other assets	-----	11,572 76	-----	11,572 76	3,021 24
Totals	-----	\$919,588 49	\$178,822 39	\$798,410 88	\$682,382 28
LIABILITIES.					
Capital	-----	\$72,000 00	\$13,000 00	\$85,000 00	\$80,000 00
Surplus	-----	8,750 00	5,500 00	14,250 00	6,350 00
Undivided profits, less expenses and taxes paid	-----	8,083 01	2,215 56	10,298 57	8,416 49
Bills payable, including certificates of deposit representing money borrowed.	-----	-----	-----	-----	-----
Due to other banks	-----	1,089 84	-----	1,089 84	4,246 76
Due to banks, reserve deposits.	-----	-----	-----	-----	-----
Dividends unpaid	-----	80 00	-----	80 00	9 00
Individual deposits subject to check	-----	441,124 86	-----	441,124 86	353,556 49
Demand certificates of deposit	-----	10,050 00	3,000 00	13,050 00	10,855 00
Time certificates of deposit	-----	511 91	21,018 90	22,130 81	18,071 86
Savings deposits	-----	-----	126,951 61	126,951 61	140,283 27
Certified checks	-----	1,759 63	-----	1,759 63	535 00
Cashier's checks	-----	35,578 87	-----	35,578 87	16,285 40
State, county and municipal deposits	-----	34,780 53	6,515 82	41,296 35	41,069 23
Postal savings deposits	-----	5,882 84	-----	5,882 84	2,723 73
Other liabilities	-----	-----	17 50	17 50	-----
Totals	-----	\$919,588 49	\$178,822 39	\$798,410 88	\$682,382 28

NOTE.—The above statements include the business of the Venice branch office.

## 237. BANK OF LINCOLN—LINCOLN.

Incorporated March 31, 1902.

OFFICERS—A. J. Gladding, President; John Haenny, Vice-President; B. C. Musser, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. J. Gladding, John Haenny, J. J. Pelster, Hans Anderson, Jr., B. C. Musser.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$63,914 10	\$89,456 58	\$153,370 68	\$102,435 74
Overdrafts		72 84		72 84	
Bonds and other securities		111,206 65		111,206 65	120,808 39
Bank premises		3,442 25		3,442 25	3,512 25
Furniture and fixtures		1,995 50		1,995 50	2,000 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		59,602 24	4,340 23	64,011 47	1,817 91
Cash on hand		19,321 68	1,600 06	20,951 74	41,247 71
Exchanges for clearing house					23,583 68
Checks and other cash items		114 75		114 75	29 50
Other assets		23,949 03		23,949 03	20,437 73
Totals		\$283,679 04	\$95,465 87	\$379,144 91	\$315,912 89
LIABILITIES.					
Capital					
Surplus		\$35,000 00	\$15,000 00	\$50,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		1,000 00		1,000 00	25,000 00
Bills payable, including certificates of deposit		224 80	591 33	816 13	2,846 07
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		174,082 56		174,082 56	139,825 26
Time certificates of deposit		59,833 98		59,933 98	111,159 46
Savings deposits					
Certified checks			79,874 54	79,874 54	
Cashier's checks					
State, county and municipal deposits		1,355 70		1,355 70	48 00
Postal savings deposits		12,000 00		12,000 00	12,000 00
Other liabilities					34 00
Totals		\$283,679 04	\$95,465 87	\$379,144 91	\$315,912 89

NOTE.—Added savings, department August 20, 1912.



## 238. "BANK OF RICHMOND"—RICHMOND.

Incorporated April 17, 1902.

OFFICERS—John H. Nicholl, President; W. K. Cole, Vice-President; W. Stairley, Cashier and Secretary; George Lee, Assistant Cashier; Harry Ellis, Treasurer.

DIRECTORS—L. M. Mitzner, C. S. Downing, W. Stairley, Harry Ellis, John Nicholl, E. M. Tilden, John F. Regello, George Lee, W. K. Cole.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
LOANS.	Overdrafts	\$170,628 71			\$127,616 88
	Bonds and other securities	27 27			85 43
	Bank premises	113,945 63			79,387 23
	Furniture and fixtures	17,647 13			17,229 63
	Safe deposit vaults	5,741 85			5,741 85
	Other real estate owned	488 80			1,333 03
	Due from other than reserve banks	10,000 00			59,378 70
	Due from reserve banks	65,933 48			17,296 10
	Cash on hand	23,135 50			
	Exchanges for clearing house	1,449 94			4,290 17
	Checks and other cash items	1,339 86			162 72
	Other assets				
	Totals	\$410,368 17			\$312,491 74
LIABILITIES.					
Capital	Surplus	\$43,000 00			\$30,000 00
	Undivided profits, less expenses and taxes paid	7,500 00			7,000 00
	Bills payable, including certificates of deposit representing money borrowed	4,951 17			3,344 98
	Due to other banks				
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check				
	Demand certificates of deposit	200,266 39			141,476 16
	Time certificates of deposit	149,851 76			126,618 66
	Savings deposits				
	Certified checks				
	Cashier's checks				2,572 47
	State, county and municipal deposits				
	Postal savings deposits	4,697 14			1,369 44
	Other liabilities	131 71			110 13
	Totals	\$410,368 17			\$312,491 74

## 239. A. MIERSON BANKING COMPANY—PLACERVILLE.

Incorporated July 2, 1902.

OFFICERS—Max Mierson, President; B. Mierson, Vice-President and Cashier; Sol. H. Mierson, Assistant Cashier and Treasurer.  
 DIRECTORS—Max Mierson, B. Mierson, Sol. H. Mierson, Jas. A. Mierson, M. Mierson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans				\$188,544 54
Overdrafts	\$182,576 77			2,967 14
Bonds and other securities	721 15			193,089 13
Bank premises	208,286 45			4,500 00
Furniture and fixtures	4,500 00			8,000 00
Safe deposit vaults				13,580 49
Other real estate owned	8,000 00			93,739 33
Due from other than reserve banks	92,116 99			32,294 23
Due from reserve banks	53,329 66			224 02
Cash on hand	33,873 02			1,885 58
Exchanges for clearing house	1,196 15			
Checks and other cash items	1,998 66			
Other assets				
Totals	\$516,598 85			\$551,126 06
LIABILITIES.				
Capital				\$50,000 00
Surplus	\$50,000 00			56,004 00
Undivided profits, less expenses and taxes paid	9,236 87			14,442 93
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	354,853 36			340,257 65
Lend and certificates of deposit	29,676 86			23,825 48
Time certificates of deposit				
Savings deposits				
Certified checks	250 00			100 00
Cashier's checks				
State, county and municipal deposits	20,000 00			22,500 00
Postal savings deposits	2,581 86			
Other liabilities				
Totals	\$516,598 85			\$551,126 06

## 241. BANK OF CAMBRIA—CAMBRIA.

Incorporated January 29, 1903.

OFFICERS—Alexander Patterson, President; John Taylor, Vice-President; Murlie Jones, Cashier; Amos Smithers, Secretary.  
 DIRECTORS—Alexander Patterson, John Taylor, Amos Smithers, Thos. Holdsworth, L. Ferrascl, Abramo Muscio, J. H. Bradhoff, B. Corda, N. Storni.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]
			Combined June 14, 1912.
Loans	\$405,100 94		\$86,317 44
Overdrafts	247 15		468 75
Bonds and other securities	42,475 40		63,556 50
Bank premises	2,000 00		1,440 00
Furniture and fixtures	1,483 03		2,001 34
Safe deposit vaults			
Other real estate owned	310 00		
Due from other than reserve banks			669 69
Due from reserve banks	58,088 06		60,282 15
Cash on hand	11,304 21		12,927 07
Exchanges for clearing house			
Checks and other cash items			270 02
Other assets	464 08		
Totals	\$221,672 47		\$237,892 96
LIABILITIES.			
Capital			\$25,000 00
Surplus	\$25,000 00		19,000 00
Undivided profits, less expenses and taxes paid	21,340 00		6,630 72
Bills payable, including certificates of deposit representing money borrowed	4,608 67		
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check	112,733 60		122,195 74
Demand certificates of deposit			
Time certificates of deposit	45,330 20		52,566 50
Savings deposits			
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$221,672 47		\$237,892 96

# 242. INTERNATIONAL SAVINGS AND EXCHANGE BANK — LOS ANGELES.

Incorporated February 9, 1903.

OFFICERS—John Lopzich, President; Leon Escallier, Vice-President; John Castera, Vice-President; Jules Viole, Vice-President; M. Orsatti, Vice-President; James O. Moore, Cashier and Secretary; Emile Christopher, Assistant Cashier.  
 DIRECTORS—John Lopzich, Leon Escallier, John Castera, Jules Viole, Morris Orsatti, Louise Terrile, Luigi Dell'Orto, E. Fleur, D. Vaccaro, Lorenzo Vignolo, S. Dupuy, R. A. Todd, Louis Senton, F. M. Kristovich, A. P. Pusich.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$433,460 14	\$1,250,521 30	\$1,883,981 44	\$1,338,001 12
Bonds and other securities	1,953 27		1,953 27	347 39
Bank premises	139,451 35	5,125 00	144,576 35	145,911 35
Furniture and fixtures				
Safe deposit vaults	3,000 00	6,500 00	9,500 00	10,000 00
Other real estate owned	10,000 00	8,000 00	18,000 00	18,000 00
Due from other than reserve banks		497,849 80	497,849 80	502,052 77
Due from reserve banks				80,955 78
Cash on hand	103,583 07	94,413 89	197,996 96	148,987 46
Exchanges for clearing house	85,061 28	34,913 25	119,976 53	83,664 23
Checks and other cash items	25,961 06		25,961 06	20,331 16
Other assets	7,917 51		7,917 51	4,172 60
Totals	\$1,000,987 68	\$1,897,325 24	\$2,907,312 92	\$2,373,188 38

### LIABILITIES.

Capital				
Surplus	\$100,000 00	\$200,000 00	\$300,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid	20,000 00	4,000 00	30,000 00	6,157 83
Bills payable, including certificates of deposit representing money borrowed	12,629 50	32,420 35	45,050 34	54,148 62
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	12,166 52		12,166 52	
Individual deposits subject to check	93 00		93 00	30 00
Demand certificates of deposit	690,106 42		690,106 42	603,141 06
Time certificates of deposit	31,556 15		31,556 15	14,318 24
Savings deposits		16,188 67	16,188 67	1,022 22
Certified checks		1,641,116 22	1,641,116 22	1,325,620 52
Cashier's checks	517 02		517 02	2,984 22
State, county and municipal deposits	17,918 58		17,918 58	9,765 67
Postal savings deposits				50,000 00
Other liabilities		3,600 00	3,600 00	
Totals	\$1,000,987 68	\$1,897,325 24	\$2,907,312 92	\$2,373,188 38



## 243. IMPERIAL VALLEY SAVINGS BANK BRAWLEY.

Incorporated March 3, 1903.

Officers—W. T. Dunn, President; W. H. Ross, Vice President; M. C. Bond, Cashier and Secretary.  
 Directors—W. T. Dunn, W. H. Ross, Peter V. Hawley, Louis Lee, M. C. Bond.

## Statement of June 4, 1913.

RESOURCES	Commercial department	Factoring department	Continued June 4, 1913.	Continued June 13, 1913.
<b>Loans</b>				
Overdrafts	\$130,883 18	\$40,000 00	\$102,000 18	\$94,000 11
Bonds and other securities	1,007 08		1,007 08	815 71
Bank premises	0,881 50		0,881 50	0,800 00
Furniture and fixtures	25,000 00		25,000 00	25,000 00
Safe deposit vaults	1,787 50		1,787 50	2,000 00
Other real estate owned				
Due from other than reserve banks	15 00		15 00	4,000 00
Due from reserve banks	10,179 47	1,100 00	17,303 70	30,000 84
Cash on hand	12,900 79	088 10	13,947 89	0,007 11
Exchanges for clearing house				
Checks and other cash items	800 84		800 84	2,747 15
<b>Totals</b>	\$185,504 19	\$14,200 45	\$200,704 04	\$107,002 04
<b>LIABILITIES</b>				
<b>Capital</b>				
Surplus	\$25,500 00	\$4,800 00	\$25,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid	5,000 00		5,000 00	2,000 00
Bills payable, including certificates of deposit representing money borrowed	1,800 00	1,200 37	3,131 80	2,801 05
Due to other banks	15,000 00		15,000 00	5,000 00
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	134,500 07		134,500 07	105,707 57
Demand certificates of deposit	2,045 00		2,045 00	
Time certificates of deposit	20 00	240 00	260 00	1,800 00
Savings deposits		37,808 08	37,808 08	33,319 02
Certified checks	1,000 00		1,000 00	50 00
Cashier's checks	677 00		677 00	
State, county and municipal deposits	1,800 00		1,800 00	1,800 00
Postal savings deposits				
Other liabilities				
<b>Totals</b>	\$185,504 19	\$14,200 45	\$200,704 04	\$107,002 04

## 244. CALIFORNIA SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

Incorporated March 3, 1903.

OFFICERS—M. P. Snyder, President; Warren Gillelen, Vice-President; Chas. Yale, Vice-President; F. H. Nichols, Cashier; A. L. Crandall, Assistant Cashier; H. L. Hollan, Assistant Cashier.  
 DIRECTORS—J. V. Baldwin, J. A. Foslay, Warren Gillelen, S. G. Lehmer, J. B. Willard, E. A. Montgomery, F. H. Nichols, M. P. Snyder, D. K. Frask, Chas. Yale.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOANS	Overdrafts	\$1,048,546 70	\$1,517,796 10	\$2,566,342 80	\$2,249,187 60
	Bonds and other securities	107 33		107 33	200 50
	Bank premises	49,466 94	88 013 77	134,480 71	153,092 93
	Furniture and fixtures				24,500 00
	Safe deposit vaults	7,500 00		7,500 00	8,000 00
	Other real estate owned	14,500 00		14,500 00	5,274 52
	Due from other than reserve banks				132,384 96
	Due from reserve banks	21,947 40		21,947 40	290,636 34
	Cash on hand	291,687 80	109,300 65	401,054 54	143,130 58
	Exchanges for clearing house	129,187 90	35,431 47	168,619 37	9,302 81
	Checks and other cash items		72 55	3,680 94	282 60
	Other assets	3,608 30		7 20	
Totals		\$1,506,619 75	\$1,751,680 54	\$3,318,300 29	\$3,016,118 84
LIABILITIES.					
CAPITAL	Surplus	\$150,000 00	\$150,000 00	\$300,000 00	\$276,902 83
	Undivided profits, less expenses and taxes paid	18,000 00	17,000 00	35,000 00	16,000 00
	Bills payable, including certificates of deposit representing money borrowed	41,807 21		41,807 21	43,192 38
	Due to other banks				
	Due to banks, reserve deposits	45,886 69		45,886 69	57,028 55
	Dividends unpaid	1,709 05		1,709 05	1,429 56
	Individual certificates subject to check				1,016,969 70
	Demand certificates of deposit	1,244,816 93		1,244,816 93	11,207 25
	Time certificates of deposit	75 00		258,876 33	229,869 72
	Savings deposits		258,876 33	258,876 33	1,214,576 33
	Certified checks		1,251,704 21	1,251,704 21	13,269 30
	Cashier's checks	11,214 56		41,214 56	50,203 22
OTHER LIABILITIES	State, county and municipal deposits	41,006 66		41,006 66	74,100 00
	Postal savings deposits		74,100 00	74,100 00	11,250 00
	Other liabilities			11,583 65	
Totals		\$1,506,619 75	\$1,751,680 54	\$3,318,300 29	\$3,016,118 84

## 245. "FEDERAL BANK OF LOS ANGELES"—LOS ANGELES.

Incorporated March 3, 1903.

OFFICERS—W. D. Woolwine, President; Geo. Chaffey, Vice-President; A. E. Huntington, Vice-President; B. P. Glenn, Cashier, Secretary and Treasurer; Alma R. Dodge, Assistant Cashier.

DIRECTORS—W. D. Woolwine, Geo. Chaffey, S. S. Stitt, A. E. Huntington, E. A. Taylor, F. F. Stetson, C. E. York, E. F. Gray, A. M. Chaffey.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$168,118 69	\$224,597 50	\$392,716 19	\$346,171 72
Overdrafts	190 93		190 93	329 07
Bonds and other securities	37,705 09		37,705 09	51,876 23
Bank premises	13,872 14		37,744 29	27,744 29
Furniture and fixtures	4,510 22	13,872 15	9,020 42	14,255 71
Safe deposit vaults	3,600 00	4,510 20	6,000 00	6,000 00
Other real estate owned	7,917 07	2,400 00	7,917 07	7,917 07
Due from other than reserve banks				10,019 84
Due from reserve banks	42,083 94	19,525 30	61,502 24	75,617 39
Cash on hand	55,125 43	8,920 34	64,045 77	26,488 69
Exchanges for clearing house				
Checks and other cash items				14 27
Other assets	2,017 64	3,217 65	5,235 29	
Totals	\$385,094 15	\$277,043 14	\$612,137 29	\$566,434 28
LIABILITIES.				
Capital				
Surplus	\$30,000 00	\$20,000 00	\$50,000 00	\$50,000 00
Individual profits, less expenses and taxes paid	6,300 00	4,900 00	11,200 00	10,500 00
Bills payable, including certificates of deposit representing money borrowed	5,450 86	4,921 15	10,381 01	6,886 13
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	272,573 41		272,573 41	248,356 88
Demand certificates of deposit	1,000 00		4,000 00	4,000 00
Time certificates of deposit	13,300 00	95,751 00	39,051 00	51,385 78
Savings deposits		221,470 99	221,470 99	178,837 34
Certified checks				
Cashier's checks	3,400 88		3,400 88	3,867 15
State, county and municipal deposits				12,500 00
Postal savings deposits				
Other liabilities				
Totals	\$385,094 15	\$277,043 14	\$612,137 29	\$566,434 28

# 247. "WEST BERKELEY BANK"—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—Francis Ferrier, President; W. A. Gompertz, Vice-President; H. H. Camper, Cashier, Secretary and Treasurer.  
DIRECTORS—Francis Ferrier, John Gill, W. A. Gompertz, J. T. Renas, H. W. Taylor, B. E. Underwood, John F. Kavanaugh.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$37,499 50	\$156,147 38	\$213,646 88	\$190,698 30
Bonds and other securities	18 20		18 20	16 95
Bank premises	34,404 08	29,300 58	63,704 66	58,184 09
Furniture and fixtures	17,000 00	20,000 00	37,000 00	37,000 00
Safe deposit vaults		4,005 08	4,005 08	4,253 08
Other real estate owned		500 00	500 00	500 00
Due from other than reserve banks				
Due from reserve banks	739 62	1,341 55	2,081 17	1,894 96
Cash on hand	21,128 44	11,897 73	33,026 17	21,359 83
Exchanges for clearing house	12,650 25	8,342 16	21,002 41	17,515 20
Checks and other cash items				
Other assets	89 06		89 06	6 00
Totals	\$143,539 15	\$231,534 48	\$375,073 63	\$331,408 41

### LIABILITIES.

Capital				
Surplus	\$35,000 00	\$20,000 00	\$55,000 00	\$55,000 00
Undivided profits, less expenses and taxes paid	1,850 00	1,400 00	3,250 00	2,650 00
Bills payable, including certificates of deposit representing money borrowed	833 67	6,079 05	6,012 72	7,843 83
Due to other banks				
Due to banks, reserve deposits	7,136 10		7,136 10	6,879 62
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	91,612 63		91,612 63	80,395 65
Time certificates of deposit	1,629 00		1,629 00	3,837 40
Savings deposits		1,400 00	1,400 00	
Certified checks		182,655 43	182,655 43	151,728 31
Cashier's checks	32 70		32 70	
State, county and municipal deposits	106 30		106 30	73 60
Postal savings deposits	5,338 75		5,338 75	23,000 00
Other liabilities				
Totals	\$143,539 15	\$231,534 48	\$375,073 63	\$331,408 41



## 250. THE CENTRAL BANK—SANTA BARBARA.

Incorporated March 4, 1903.

OFFICERS—Frank Smith, President; J. R. Fithian, Vice-President; W. B. Metcalf, Cashier, Secretary and Treasurer; H. F. R. Vail, Assistant Secretary, Assistant Treasurer and Assistant Cashier.  
 DIRECTORS—Frank Smith, George M. Williams, Walter L. Hunt, Joel Remington Fithian, H. F. R. Vail, W. B. Metcalf, D. T. Perkins.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$199,694 55	\$314,872 20	\$514,566 75	\$462,004 17
Overdrafts		2,081 87		2,081 87	2,402 98
Bonds and other securities		12,800 00	21,145 00	33,945 00	35,250 98
Bank premises			33,500 00	33,500 00	
Furniture and fixtures		5,000 00		5,000 00	6,630 00
Safe deposit vaults				3,000 00	3,000 00
Other real estate owned		19,900 00	16,300 00	36,200 00	43,974 72
Due from other than reserve banks		3,338 81		3,338 81	2,584 03
Due from reserve banks		29,406 89	19,906 27	49,313 16	56,372 57
Cash on hand		48,258 15	9,363 50	57,621 65	44,850 96
Exchanges for clearing house		1,983 35		1,983 35	5,067 93
Checks and other cash items		3,200 38		3,200 38	2,201 17
Other assets		4,430 44		4,430 44	77 00
Totals		\$330,480 44	\$418,086 97	\$748,567 41	\$604,024 57
LIABILITIES.					
Capital					
Surplus		\$29,650 00	\$29,650 00	\$59,300 00	\$50,000 00
Bills payable, less expenses and taxes paid		3,300 00	10,000 00	13,300 00	11,500 00
Due to other banks		1,016 01	4,816 35	5,832 36	4,978 09
Due to banks, reserve deposits		8,781 37		8,781 37	7,486 74
Dividends unpaid		45 00		45 00	
Individual deposits subject to check		250,803 34		250,803 34	219,156 60
Demand certificates of deposit		14,017 76		14,017 76	1,598 76
Time certificates of deposit		13,737 29		13,737 29	7,063 29
Savings deposits		690 00	373,618 62	373,618 62	352,222 04
Certified checks					690 00
Cashier's checks					712 52
State, county and municipal deposits		7,636 55		7,636 55	287 25
Postal savings deposits					9,131 80
Other liabilities			2 00	2 00	
Totals		\$330,480 44	\$418,086 97	\$748,567 41	\$604,024 57

## 252. SOUTH BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—A. W. Naylor, President; H. D. Irwin, Vice-President; E. K. Cole, Cashier, Manager and Secretary; R. D. Parrish, Assistant Cashier.

DIRECTORS—A. W. Naylor, F. L. Naylor, A. A. Fink, H. D. Irwin, Wm. F. Lorenz.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912.
Loans				
Overdrafts	\$98,052 61	\$310,034 81	\$408,087 42	\$365,488 64
Bonds and other securities	43 01			10 64
Bank premises	28,803 66		28,803 66	28,854 80
Furniture and fixtures	45,000 00	25,900 00	70,900 00	70,900 00
Safe deposit vaults		4,700 00	4,700 00	4,700 00
Other real estate owned		1,894 70	1,894 70	1,894 70
Due from other than reserve banks				1,414 68
Due from reserve banks	31,132 74	15,826 66	46,959 40	6,374 98
Cash on hand	12,354 70	6,386 95	18,751 65	22,841 35
Exchanges for clearing house				15,362 88
Checks and other cash items	2,231 65	192 00	2,423 65	2,897 93
Other assets	930 00		930 00	13 50
Totals	\$218,568 37	\$364,945 12	\$583,513 49	\$521,263 45

## LIABILITIES.

Capital				
Surplus	\$35,000 00	\$15,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	10,000 00	20,000 00	30,000 00	25,500 00
Bills payable, including certificates of deposit representing money borrowed.	556 24	7,540 70	8,096 94	8,252 39
Due to other banks				
Due to banks, reserve deposits				11,379 52
Dividends unpaid				
Individual deposits subject to check	143,284 63		143,284 63	132,807 72
Demand certificates of deposit	3,695 54		3,695 54	778 10
Time certificates of deposit	5,932 12		5,932 12	9,794 76
Savings deposits				255,253 93
Certified checks	1,024 00	322,404 42	1,024 00	2,497 00
Cashier's checks				325 84
State, county and municipal deposits				
Postal savings deposits	18,750 00		18,750 00	25,000 00
Other liabilities				
Totals	\$518,568 37	\$864,945 12	\$583,513 49	\$521,263 45

## 257. "THE NAPA SAVINGS BANK"—NAPA.

Incorporated March 5, 1903.

OFFICERS—D. S. Kyser, President; E. L. Bickford, Vice-President; Hensley S. Davis, Cashier, Secretary and Treasurer.  
 DIRECTORS—D. S. Kyser, E. L. Bickford, H. P. Goodman, J. A. McClelland, D. A. Dunlap, H. A. Crawford, A. Hull, H. C. Melone,  
 H. S. Davis.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$200,544 40		\$254,482 77
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----		70,650 00		80,174 00
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		23,165 57		22,268 41
Cash on hand	-----		6,990 74		6,787 69
Exchanges for clearing house	-----				
Checks and other cash items	-----		428 57		305 77
Other assets	-----				
Totals	-----		\$301,779 28		\$304,018 64
LIABILITIES.					
Capital	-----				
Surplus	-----		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	-----		10,000 00		8,500 00
Bills payable, including certificates of deposit representing money borrowed	-----		7,531 00		8,686 67
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----		4,208 80		4,263 98
Time certificates of deposit	-----		822 00		210 00
Savings deposits	-----		302,467 48		304,927 99
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		11,750 00		12,500 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$301,779 28		\$304,018 64

# 258. SECURITY BANK AND TRUST COMPANY—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—H. C. Capwell, President; A. D. Wilson, Vice-President; Chas. A. Smith, Cashier and Secretary; J. R. Westdahl, Assistant Cashier; L. A. Winston, Assistant Cashier and Assistant Secretary.  
DIRECTORS—H. C. Capwell, A. D. Wilson, W. H. L. Hynes, Carl Plaut, Charles E. Snook, H. C. Thomas, John A. Beckwith, T. W. Corder, C. J. Heeseman, Frank K. Mott, Percy J. Walker.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$259,861 27	\$600,289 03	\$860,150 30	\$682,625 84
Overdrafts	310 03		310 03	107 30
Bonds and other securities	271,815 73	39,875 00	311,690 73	302,749 17
Bank premises	329,579 87	50,000 00	379,579 87	314,584 77
Furniture and fixtures	4,972 88	4,507 34	9,480 22	6,463 04
Safe deposit vaults	12,728 70	3,338 48	16,067 18	9,633 64
Other real estate owned		2,200 40	2,200 40	2,308 50
Due from other than reserve banks	13,535 75		13,535 75	18,313 18
Due from reserve banks	52,540 87	19,362 20	72,523 07	66,614 39
Cash on hand	40,280 02	7,943 76	48,223 78	42,570 56
Exchanges for clearing house	15,649 40		15,649 40	19,925 17
Checks and other cash items	252 42		252 42	57 35
Other assets				
Totals	\$1,001,566 94	\$728,742 21	\$1,730,309 15	\$1,466,032 91

### LIABILITIES.

Capital	\$203,020 00	\$54,420 00	\$258,040 00	\$249,420 00
Surplus	46,096 00	11,105 00	57,201 00	53,706 00
Undivided profits, less expenses and taxes paid	6,655 81	10,985 88	17,641 69	15,329 04
Bills payable, including certificates of deposit representing money borrowed	75,000 00		75,000 00	
Due to other banks				8,987 16
Due to banks, reserve deposits	38,151 45		38,151 45	42,106 19
Dividends unpaid	66 00		66 00	197 60
Individual deposits subject to check	324,809 49		324,809 49	340,525 49
Demand certificates of deposit	16,239 25		16,239 25	6,570 00
Time certificates of deposit				
Savings deposits		652,231 33	652,231 33	526,556 55
Certified checks	261 70		261 70	95 39
Cashier's checks	4,332 24		4,332 24	6,739 49
State, county and municipal deposits	126,500 00		126,500 00	124,500 00
Postal savings deposits	9,835 00		9,835 00	
Other liabilities	150,000 00		150,000 00	90,000 00
Totals	\$1,001,566 94	\$728,742 21	\$1,730,309 15	\$1,466,032 91



# 259. WEST OAKLAND BANK AND TRUST COMPANY—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—O. F. Breiling, President; Wm. Long, Vice-President; J. S. Burpee, Jr., Cashier, Secretary and Treasurer; E. J. Breiling, Assistant Cashier.  
DIRECTORS—O. F. Breiling, E. J. Breiling, A. J. Breiling, Wm. Long, Hugh Flynn, J. R. Kaelin, J. S. Burpee, Jr.

Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$36,002 20	\$91,632 98	\$148,535 18	\$146,234 34
Overdrafts				
Bonds and other securities				
Bank premises				
Furniture and fixtures	1,850 00	1,547 00	3,397 00	3,225 00
Safe deposit vaults				
Other real estate owned	9,687 00		9,687 00	10,287 00
Due from other than reserve banks	186 69		186 69	180 76
Due from reserve banks	19,698 33	6,948 70	26,647 03	13,663 25
Cash on hand	4,743 55	2,361 86	7,105 41	8,049 42
Exchanges for clearing house				
Checks and other cash items	199 33		199 33	390 20
Other assets				
Totals	\$93,177 01	\$102,490 63	\$195,667 64	\$182,038 97
LIABILITIES.				
Capital				
Surplus	\$20,000 00	\$6,000 00	\$26,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	2,530 00	3,230 00	5,760 00	5,635 00
Bills payable, including certificates of deposit representing money borrowed	1,434 01	1,645 08	3,079 09	5,242 06
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	418 22		418 22	484 78
Demand certificates of deposit	65,598 68		65,598 68	73,416 93
Time certificates of deposit	130 00		130 00	579 80
Savings deposits		2,094 00	2,094 00	6,282 50
Certified checks		89,521 55	89,521 55	65,377 90
Cashier's checks	421 30		421 30	20 00
State, county and municipal deposits	818 60		818 60	
Postal savings deposits				
Other liabilities				
Totals	\$93,177 01	\$102,490 63	\$195,667 64	\$182,038 97

# 260. THE ROSEVILLE BANKING AND TRUST COMPANY—ROSEVILLE.

Incorporated March 5, 1903.

OFFICERS—J. A. Hill, President; W. F. Fiddymont, Vice-President; G. A. MacPherson, Cashier, Secretary, Treasurer and Manager.  
DIRECTORS—J. H. Atkins, E. C. Bedell, W. J. Doyle, W. F. Fiddymont, J. A. Hill, M. E. Johnson, A. B. McRae, G. A. MacPherson, W. G. Osborn, E. J. Schellhaus, W. T. Butler.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$110,254 98		\$184,224 27	\$167,077 05
Overdrafts		2,320 08	\$73,969 29	2,320 08	2,066 40
Bonds and other securities		19,647 45	28,000 00	47,647 45	36,800 00
Bank premises		3,058 01	9,000 00	12,058 01	13,667 00
Furniture and fixtures			6,000 00	6,000 00	6,470 00
Safe deposit vaults					
Other real estate owned			1,582 10	1,582 10	1,378 30
Due from other than reserve banks		561 91		561 91	
Due from reserve banks		36,963 48	9,560 64	46,524 12	11,020 06
Cash on hand		14,707 45	4,127 19	18,834 64	22,013 91
Exchanges for clearing house					
Checks and other cash items		315 02		315 02	77 45
Other assets					
Totals		\$187,828 98	\$132,239 22	\$320,068 20	\$260,570 77
LIABILITIES.					
Capital					
Surplus		\$40,000 00	\$10,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid			5,500 00	5,500 00	4,500 00
Bills payable, including certificates of deposit representing money borrowed		2,081 00	864 22	2,945 22	3,275 30
Due to other banks					
Due to banks, reserve deposits					2,600 12
Dividends unpaid					
Individual deposits subject to check		119,102 64		119,102 64	90,505 84
Demand certificates of deposit		5,816 10		5,816 10	2,557 75
Time certificates of deposit		20,103 24		20,103 24	11,158 30
Savings deposits			93,145 22	93,145 22	71,237 05
Certified checks					
Cashier's checks		726 00		726 00	541 79
State, county and municipal deposits			17,000 00	17,000 00	21,007 67
Postal savings deposits			5,729 78	5,729 78	3,186 86
Other liabilities					
Totals		\$187,828 98	\$132,239 22	\$320,068 20	\$260,570 77

## 263. FARMERS &amp; MERCHANTS' BANK—MODESTO.

Incorporated March 25, 1903.

OFFICERS—W. R. High, President; I. W. Updike, Vice-President; W. A. Harter, Cashier, Secretary and Treasurer; C. J. Cressey, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—I. W. Updike, I. W. Hellman, Jr., W. R. High, Fred Bartch, M. McPherson, C. M. Maze, T. F. Griffin, A. B. Shoemaker, J. M. Finley.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----	\$205,434 36	-----	-----	\$219,155 11
Overdrafts	-----	1,021 09	-----	-----	796 37
Bonds and other securities	-----	27,925 40	-----	-----	30,552 00
Bank premises	-----	-----	-----	-----	-----
Furniture and fixtures	-----	1,500 00	-----	-----	1,500 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----	841 15
Due from reserve banks	-----	16,547 53	-----	-----	7,856 31
Cash on hand	-----	21,634 40	-----	-----	27,576 60
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	1,498 69	-----	-----	1,493 70
Other assets	-----	137 00	-----	-----	-----
Totals	-----	\$275,698 47	-----	-----	\$289,771 24
LIABILITIES.					
Capital	-----	\$49,500 00	-----	-----	\$49,500 00
Surplus	-----	20,000 00	-----	-----	12,000 00
Undivided profits, less expenses and taxes paid	-----	5,838 61	-----	-----	7,724 71
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	30,000 00
Due to other banks	-----	-----	-----	-----	20,484 39
Due to banks, reserve deposits	-----	2,250 28	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	169,155 09	-----	-----	132,846 88
Demand certificates of deposit	-----	7,448 81	-----	-----	15,045 97
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	20,000 00	-----	-----	20,000 00
Postal savings deposits	-----	1,565 68	-----	-----	1,569 29
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$275,698 47	-----	-----	\$289,771 24

## 265. THE SAN BERNARDINO COUNTY SAVINGS BANK—SAN BERNARDINO.

Incorporated April 27, 1903.

OFFICERS—E. D. Roberts, President; A. C. Denman, Jr., Vice-President; J. H. Wilson, Cashier, Secretary and Treasurer; J. C. Ralphs, Jr., Assistant Cashier.  
 DIRECTORS—E. D. Roberts, A. C. Denman, Jr., H. E. Harris, J. H. Wilson, A. M. Ham, J. B. Gill, W. J. Curtis, Howard B. Smith, W. S. Hooper, G. W. Parsons, T. A. Berkly.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$1,363,563 96		\$1,292,788 30
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----				
Furniture and fixtures	-----		117,970 00		122,464 00
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		130,727 42		111,361 89
Cash on hand	-----		31,569 00		28,000 00
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$1,643,761 38		\$1,554,614 19
LIABILITIES.					
Capital	-----				
Surplus	-----		\$150,000 00		\$150,000 00
Undivided profits, less expenses and taxes paid	-----		20,000 00		
Bills payable, including certificates of deposit representing money borrowed	-----		28,529 78		25,539 60
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----		61,955 00		25,161 00
Savings deposits	-----		1,308,276 60		1,301,663 59
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		75,000 00		52,250 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$1,643,761 38		\$1,554,614 19



## 266 AND 266A. BANK OF NEWMAN—NEWMAN.

Incorporated May 4, 1903.

OFFICERS—E. S. Wangenheim, President; J. H. Elfers, Vice-President; W. W. Giddings, Cashier; E. R. Dixon, Assistant Cashier.  
 DIRECTORS—E. S. Wangenheim, J. H. Elfers, W. W. Giddings, Judd Newman, Fred Bartch, J. S. Kinnear, A. J. Stevenson, W. W. Cox, A. M. Souza.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b> -----	\$282,003 98			\$206,407 08
Overdrafts-----	1,925 31	\$290,863 15	\$572,867 13	51,875 71
Bonds and other securities-----	55,425 04	20,200 00	75,625 04	58,654 10
Bank premises-----	36,537 45	15,000 00	51,537 45	51,771 85
Furniture and fixtures-----	7,851 75		7,851 75	10,983 24
Safe deposit vaults-----	3,500 00		3,500 00	3,707 46
Other real estate owned-----	7,000 00		7,000 00	7,000 00
Due from other than reserve banks-----	20,178 58		20,178 58	29,027 32
Due from reserve banks-----	55,618 90	30,455 75	86,074 65	114,383 69
Cash on hand-----	30,957 42	6,950 01	37,907 43	36,148 77
Exchanges for clearing house-----				8,782 00
Checks and other cash items-----	2,802 80		2,802 80	342 42
Other assets-----	223 67		223 67	804 70
<b>Totals</b> -----	\$504,114 90	\$363,468 91	\$867,583 81	\$879,948 34
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$85,000 00	\$15,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid-----	32,300 00	20,000 00	52,300 00	50,000 00
Bills payable, including certificates of deposit representing money borrowed-----	2,138 05	5,894 59	8,032 64	3,701 39
Due to other banks-----	10,000 00		10,000 00	
Due to banks, reserve deposits-----	22,956 65		22,956 66	22,717 32
Dividends unpaid-----	60 00		60 00	2,152 00
Individual deposits subject to check-----	277,507 51		277,507 51	384,300 30
Demand certificates of deposit-----	17,858 27		17,858 27	13,288 50
Time certificates of deposit-----	5,913 10		5,913 10	8,300 00
Savings deposits-----		322,574 32	322,574 32	232,666 28
Certified checks-----	20 00		20 00	20 00
Cashier's checks-----				
State, county and municipal deposits-----	50,000 00		50,000 00	50,000 00
Postal savings deposits-----	106 52		106 52	6 02
Other liabilities-----	44 79		44 79	817 53
<b>Totals</b> -----	\$504,114 90	\$363,468 91	\$867,583 81	\$879,948 34

NOTE.—The above statements include the business of the Crows Landing branch office.

# 268. BANK OF GEYSERVILLE—GEYSERVILLE.

Incorporated June 22, 1903.

OFFICERS—C. B. Shaw, President; B. W. Feldmeyer, Vice-President; H. E. Black, Cashier; E. L. Wiseman, Assistant Cashier.  
DIRECTORS—C. B. Shaw, B. W. Feldmeyer, J. H. Meyer, W. G. Black, H. E. Black.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$104,803 38	\$30,450 00	\$135,253 38	\$129,672 10
Overdrafts	-----	-----	-----	-----
Bonds and other securities	-----	-----	-----	-----
Bank premises	15,000 00	-----	15,000 00	15,000 00
Furniture and fixtures	-----	-----	-----	-----
Safe deposit vaults	1,500 00	-----	1,500 00	1,500 00
Other real estate owned	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----
Due from reserve banks	10,823 92	500 00	11,323 92	516 49
Cash on hand	10,946 70	1,384 82	12,331 52	14,056 91
Exchanges for clearing house	-----	-----	-----	9,053 60
Checks and other cash items	-----	-----	-----	-----
Other assets	-----	-----	-----	-----
Totals	\$143,074 00	\$32,334 82	\$175,408 82	\$169,799 10
LIABILITIES.				
Capital	\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Surplus	10,000 00	2,500 00	12,500 00	10,000 00
Undivided profits, less expenses and taxes paid	187 06	-----	187 06	460 65
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----
Due to banks, reserve deposits	1,958 16	-----	1,958 16	303 07
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	51,998 91	-----	51,998 91	-----
Demand certificates of deposit	3,896 15	-----	3,896 15	51,642 48
Time certificates of deposit	47,533 72	-----	47,533 72	3,787 20
Savings deposits	-----	19,834 82	19,834 82	66,605 70
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	12,500 00	-----	12,500 00	12,000 00
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	\$143,074 00	\$32,334 82	\$175,408 82	\$169,799 10

NOTE.—Added savings department April 21, 1913.

## 269. COMMERCIAL AND SAVINGS BANK OF STOCKTON—STOCKTON.

Incorporated June 26, 1903.

OFFICERS—John Raggio, President; F. D. Cobb, Vice-President; Edward F. Harris, Cashier, Secretary and Treasurer; A. J. Zittan, Assistant Cashier.  
 DIRECTORS—John Raggio, F. D. Cobb, J. A. Patterson, Wm. Snow, J. S. Silva, Joe Gianelli, Sr., F. J. Dietrich, W. S. Montgomery, Ed C. Wagner, Chas. L. Neumiller, Edward F. Harris.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$709,567 15	\$1,361,675 59	\$2,071,242 74	\$1,921,424 67
Overdrafts		1,594 10		1,594 10	867 88
Bonds and other securities		154,112 90	97,595 92	251,707 92	247,583 20
Bank premises					
Furniture and fixtures		500 00		500 00	1,500 00
Safe deposit vaults					
Other real estate owned			60,000 00	60,000 00	70,000 00
Due from other than reserve banks		16,922 21		16,922 21	45,809 27
Due from reserve banks		137,277 06	53,379 44	190,656 50	53,503 71
Cash on hand		68,737 20	85,031 51	153,768 71	74,285 17
Exchanges for clearing house		6,130 17		6,130 17	3,639 17
Checks and other cash items					
Other assets		15,782 32		15,782 32	
Totals		\$1,109,923 11	\$1,637,711 56	\$2,767,634 67	\$2,418,703 07
LIABILITIES.					
Capital		\$200,000 00	\$100,000 00	\$300,000 00	\$300,000 00
Surplus		100,000 00	55,000 00	155,000 00	125,000 00
Bills payable, including certificates of deposit representing money borrowed		12,581 46	24,859 37	37,431 83	31,876 72
Due to other banks					
Due to banks, reserve deposits		37,043 08		37,043 08	31,949 49
Dividends unpaid		30,156 50		30,156 50	6,422 04
Individual deposits subject to check		552 00		552 00	134 00
Demand certificates of deposit		584,522 32		584,522 32	549,028 71
Time certificates of deposit		53,882 53		53,882 53	52,423 49
Savings deposits			1,419,361 19	1,419,361 19	1,203,347 40
Certified checks		5,685 22		5,685 22	3,021 22
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		85,500 00	58,500 00	144,000 00	125,500 00
Other liabilities					
Totals		\$1,109,923 11	\$1,637,711 56	\$2,767,634 67	\$2,418,703 07

## 273. THE GRANITE SAVINGS BANK—MONROVIA.

Incorporated July 27, 1903.

OFFICERS—C. H. Ainley, President; F. W. Hawes, Vice-President; Chas. Anderson, Vice-President; A. Adams, Cashier, Secretary and Treasurer.

DIRECTORS—C. H. Ainley, F. N. Hawes, Chas. Anderson, A. Adams, W. M. Baird, F. M. Pattenger, Thos. Wardall.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$128,339 87	-----	\$125,877 30
Overdrafts	-----			-----	
Bonds and other securities	-----		14,000 00	-----	14,000 00
Bank premises	-----			-----	
Furniture and fixtures	-----		10,661 80	-----	10,770 00
Safe deposit vaults	-----		2,059 00	-----	1,961 00
Other real estate owned	-----		3,599 92	-----	
Due from other than reserve banks	-----			-----	
Due from reserve banks	-----		17,203 34	-----	25,000 99
Cash on hand	-----		3,307 46	-----	3,079 44
Exchanges for clearing house	-----			-----	
Checks and other cash items	-----		1 50	-----	98 57
Other assets	-----		9 20	-----	3 20
Totals	-----		\$179,242 09	-----	\$180,790 50
LIABILITIES.					
Capital	-----			-----	
Surplus	-----		\$25,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----		3,300 00	-----	3,300 00
Bills payable, including certificates of deposit representing money borrowed	-----		2,871 62	-----	828 71
Due to other banks	-----			-----	
Due to banks, reserve deposits	-----			-----	
Dividends unpaid	-----			-----	
Individual deposits subject to check	-----			-----	
Demand certificates of deposit	-----			-----	
Time certificates of deposit	-----		9,431 55	-----	30 00
Savings deposits	-----		126,138 92	-----	134,043 91
Certified checks	-----			-----	
Cashier's checks	-----			-----	
State, county and municipal deposits	-----			-----	5,087 88
Postal savings deposits	-----		12,500 00	-----	12,500 00
Other liabilities	-----			-----	
Totals	-----		\$179,242 09	-----	\$180,790 50



## 274. CITIZENS' SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated August 14, 1903.

OFFICERS—Henry Baly, President; Geo. P. Adams, Vice-President; Robert C. Baly, Secretary; Henry E. Sherer, Cashier, Secretary and Treasurer.

DIRECTORS—Henry Baly, Geo. P. Adams, Robert C. Baly, Henry E. Sherer, E. D. Seward, Chas. P. Baggs, C. N. Krog.

Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$299,800 76		\$247,714 91
Overdrafts				
Bonds and other securities		14,110 81		14,193 21
Bank premises				
Furniture and fixtures		2,250 00		2,500 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		18,208 22		29,956 11
Cash on hand		6,493 17		6,641 29
Exchanges for clearing house				
Checks and other cash items				150 00
Other assets				
Totals		\$340,952 94		\$301,155 82
LIABILITIES.				
Capital				\$25,000 00
Surplus				8,000 00
Undivided profits, less expenses and taxes paid				7,828 95
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		286,410 70		247,826 57
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$340,952 96		\$301,155 82

## 275. THE WHITTIER SAVINGS BANK—WHITTIER.

Incorporated August 14, 1903.

OFFICERS—A. C. Maple, President; C. W. Clayton, Vice-President; C. A. Carden, Cashier, Secretary and Treasurer; Helen Fulghum, Assistant Secretary; A. Fulghum, Assistant Cashier.

DIRECTORS—A. C. Maple, C. W. Clayton, W. V. Coffin, W. H. Crook, A. W. Matthews.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$310,918 76		\$271,286 41
Overdrafts					
Bonds and other securities			45,295 80		76,875 31
Bank premises			28,245 70		8,000 00
Furniture and fixtures			7,972 66		1,232 00
Safe deposit vaults			3,963 50		
Other real estate owned					
Due from other than reserve banks			11,100 94		
Due from reserve banks			33,375 61		
Cash on hand			9,058 63		38,200 19
Exchanges for clearing house					8,400 05
Checks and other cash items			809 33		2,161 12
Other assets					
Totals			\$451,400 62		\$406,155 08
LIABILITIES.					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			2,000 00		
Bills payable, including certificates of deposit representing money borrowed			7,381 48		6,557 97
Due to other banks					
Due to banks					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			13,672 56		14,617 39
Certified checks			359,825 96		323,481 65
Cashier's checks					
State, county and municipal deposits			11,000 00		11,000 00
Rostal savings deposits			1,290 38		498 07
Other liabilities			6,250 24		
Totals			\$451,400 62		\$406,155 08

## 276. PLUMAS COUNTY BANK—QUINCY.

Incorporated September 2, 1903.

OFFICERS—Clark J. Lee, President; Ed Huskinson, Vice-President; H. C. Flourney, Cashier, Secretary and Treasurer; J. M. Stephen, Assistant Cashier and Assistant Secretary.

DIRECTORS—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Clinch, J. F. Spooner, L. N. Peter, H. C. Flourney.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1913.
Loans	-----				
Overdrafts	-----	\$84,702 93	\$74,313 95	\$159,016 88	\$150,296 48
Bonds and other securities	-----	20 73		20 73	184 50
Bank premises	-----	8,786 79	8,370 00	17,156 79	37,298 85
Furniture and fixtures	-----	6,717 07		6,717 07	7,070 69
Safe deposit vaults	-----	4,289 75		4,289 75	4,515 00
Other real estate owned	-----	432 25		432 25	432 25
Due from other than reserve banks	-----	5,040 57		5,040 57	14,091 91
Due from reserve banks	-----	3,786 84		3,786 84	43,754 01
Cash on hand	-----	14,142 40	3,629 54	17,771 94	19,009 05
Exchanges for clearing house	-----				
Checks and other cash items	-----	1,740 73		1,740 73	241 98
Other assets	-----	1,297 04		1,297 04	216 15
Totals	-----	\$130,957 10	\$86,313 49	\$217,270 59	\$277,921 41
LIABILITIES.					
Capital	-----				
Surplus	-----	\$16,500 00	\$8,500 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	4,150 00	2,513 69	6,663 69	12,318 18
Bills payable, including certificates of deposit representing money borrowed	-----	382 51	883 29	1,265 80	3,590 03
Due to other banks	-----				
Due to banks, reserve deposits	-----	1,559 78		1,559 78	
Dividends unpaid	-----				2,477 43
Individual deposits subject to check	-----	104,283 51		104,283 51	140,553 07
Demand certificates of deposit	-----	4,000 00		4,000 00	9,702 71
Time certificates of deposit	-----				82,655 43
Savings deposits	-----		66,709 46	66,709 46	
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----	81 30		81 30	
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----	\$130,957 10	\$86,313 49	\$217,270 59	\$277,921 41

# 277. THE PEOPLE'S SAVINGS BANK—HANFORD.

Incorporated October 15, 1903.

OFFICERS—W. V. Buckner, President; Chas. A. Kimble, Vice-President; H. E. Wright, Cashier and Secretary.  
DIRECTORS—W. V. Buckner, Chas. A. Kimble, H. E. Wright, L. Hansen, S. E. Railsback.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts			\$149,800 99		\$146,399 10
Bond and other securities					
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			1,300 00		
Cash on hand			3,100 02		3,957 25
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$154,201 01		\$150,356 35
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			2,350 00		1,500 00
Bills payable, including certificates of deposit representing money borrowed			40,873 37		36,719 00
Due to other banks					
Due to banks					
Due to banks, reserve deposits					4,000 00
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			85,977 64		83,137 35
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$154,201 01		\$150,356 35



## 278. "THE STIRLING CITY BANK"—STIRLING CITY.

Incorporated October 16, 1903.

OFFICERS—W. P. Lynch, President; V. S. Wooley, Vice-President; W. S. Stoddard, Cashier, Secretary and Treasurer; W. J. Whittier, Assistant Cashier.

DIRECTORS—W. P. Lynch, F. M. Thatcher, V. S. Wooley, C. K. Buchanan, W. S. Stoddard.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 13, 1912.
Loans					\$23,637 00
Overdrafts					4 85
Bond and other securities		\$28,765 95			64,144 32
Bank premises		89,363 75			1,100 00
Furniture and fixtures		1,000 00			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		195 94			1,503 75
Due from reserve banks		6,176 85			43,200 14
Cash on hand		5,210 90			7,631 80
Exchanges for clearing house					35 21
Checks and other cash items					1,059 61
Other assets		114 35			
Totals		\$130,967 74			\$141,733 69
LIABILITIES.				Combined June 4, 1913. [None.]	Combined June 13, 1912.
Capital		\$25,000 00			\$25,000 00
Surplus		10,000 00			10,000 00
Undivided profits, less expenses and taxes paid		2,400 24			2,533 29
Bills payable, including certificates of deposit representing money borrowed		10,000 00			
Due to other banks		2,681 69			
Due to banks, reserve deposits					
Dividends unpaid		30 00			
Individual deposits subject to check		45,845 61			67,563 63
Demand certificates of deposit		26,019 56			24,640 37
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		9,000 00			12,000 00
Postal savings deposits					
Other liabilities		64			
Totals		\$130,967 74			\$141,733 69

# 279. HOME SAVINGS BANK OF WHITTIER — WHITTIER.

Incorporated October 31, 1903.

OFFICERS—J. Allin Osmun, President; A. H. Dunlap, Vice-President; A. C. Johnson, Cashier and Secretary; D. E. Gooch, Treasurer;  
 Walter E. Butler, Assistant Cashier.  
 DIRECTORS—J. Allin Osmun, A. H. Dunlap, Walter E. Butler, S. M. Smith, E. S. Chase, E. W. Reider, Christia Sorenson, T. L. Gooch,  
 A. L. Reed.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$5,000 00	\$291,795 00	\$296,795 00	\$237,245 35
Bond and other securities				
Bank premises		41,543 88	41,543 88	24,971 38
Furniture and fixtures		12,000 00	12,000 00	
Safe deposit vaults		1,000 00	1,000 00	1,000 00
Other real estate owned		1,968 00	1,968 00	12,000 00
Due from other than reserve banks				
Due from reserve banks				
Cash on hand	484 57	33,611 58	34,096 55	31,571 41
Exchanges for clearing house	242 01	7,710 47	7,952 48	5,035 20
Checks and other cash items		3 00	3 00	253 75
Other assets				
Totals	\$5,726 98	\$389,631 93	\$395,358 91	\$314,645 09

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$5,000 00	\$35,000 00	\$40,000 00	\$25,000 00
Bills payable, including certificates of deposit	126 38	10,000 00	10,000 00	6,250 00
Due to other banks		8,331 90	8,658 28	9,385 76
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	600 60	1,550 00	600 60	215 59
Time certificates of deposit		2,870 00	2,870 00	
Savings deposits		331,680 03	331,680 03	273,793 74
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$5,726 98	\$389,631 93	\$395,358 91	\$314,645 09

## 280. BANK OF NEWCASTLE—NEWCASTLE.

Incorporated July 6, 1907.

OFFICERS—F. E. Horne, President; F. L. Horne, Vice-President, Cashier, Secretary and Treasurer; Chas. E. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—F. L. Horne, John Henry, F. P. Henderson, F. E. Horne, Frank Tupper.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$64,174 92			\$95,950 91
Bond and other securities		33 52			1,680 77
Bank premises					
Furniture and fixtures		1,537 00			2,830 65
Safe deposit vaults		4,750 00			9,000 00
Other real estate owned					
Due from other than reserve banks		7,663 91			2,349 13
Due from reserve banks		3,340 02			3,027 22
Cash on hand					
Exchanges for clearing house		56 10			
Checks and other cash items					
Other assets					
Totals		\$81,557 47			\$116,344 71
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		1,000 00			800 00
Bills payable, including certificates of deposit representing money borrowed		854 04			*228 55
Due to other banks		17,000 00			26,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		27,802 55			42,145 80
Demand certificates of deposit		2,085 00			3,992 40
Time certificates of deposit		9,573 96			18,665 06
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$81,557 47			\$116,344 71

\*Deficit.

# 281. BANK OF ARROYO GRANDE—ARROYO GRANDE.

Incorporated November 7, 1903.

OFFICERS—M. R. Swall, President; S. A. Dana, Vice-President; W. A. Conrad, Jr., Secretary; Jos. S. Gibson, Cashier.  
DIRECTORS—M. R. Swall, S. A. Dana, L. C. Routzahn, Peter Olohan, W. A. Conrad, Jr., I. Benchimol, Paul M. Gregg.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$71,729 11			\$206,138 72
Overdrafts	-----	193 81		\$365,202 13	66 55
Bond and other securities.	-----	55,709 35		193 81	43,400 20
Bank premises.	-----	15,000 00		55,709 95	15,500 00
Furniture and fixtures.	-----			15,000 00	
Safe deposit vaults.	-----				
Other real estate owned.	-----		700 00	700 00	
Due from other than reserve banks.	-----	905 30		905 30	562 96
Due from reserve banks.	-----	37,826 44	9,835 40	47,661 84	36,448 35
Cash on hand.	-----	12,001 07	2,330 97	14,332 04	15,431 31
Exchanges for clearing house.	-----				
Checks and other cash items.	-----	18 35		18 35	6 00
Other assets.	-----				
Totals	-----	\$193,384 03	\$106,339 39	\$299,723 42	\$317,554 10
LIABILITIES.					
Capital	-----	\$35,000 00	\$15,000 00	\$50,000 00	\$25,000 00
Surplus	-----				22,000 00
Undivided profits, less expenses and taxes paid.	-----	1,911 71	2,413 76	4,325 47	3,047 72
Bills payable, including certificates of deposit representing money borrowed.	-----				
Due to other banks.	-----				
Due to banks, reserve deposits.	-----				4,067 69
Dividends unpaid.	-----				
Individual deposits subject to check.	-----	130,565 98		130,565 98	135,095 24
Demand certificates of deposit.	-----	1,320 00		1,320 00	2,125 00
Time certificates of deposit.	-----	14,468 20		16,568 20	22,570 00
Savings deposits.	-----		2,100 00	86,825 63	94,518 45
Certified checks.	-----				
Cashier's checks.	-----				
State, county and municipal deposits.	-----	10,104 13		10,104 13	9,100 00
Postal savings deposits.	-----				
Other liabilities.	-----	14 01		14 01	
Totals	-----	\$193,384 03	\$106,339 39	\$299,723 42	\$317,554 10



## 282. "BANK OF PACIFIC GROVE"—PACIFIC GROVE.

Incorporated November 17, 1903.

OFFICERS—O. S. Trimmer, President; Chas. D. Henry, Vice-President; F. H. Gonzalves, Cashier.  
 DIRECTORS—O. S. Trimmer, Chas. D. Henry, H. S. Hall, E. J. Johnston, M. M. Gragg, I. K. Miller, D. T. Welch.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$140,300 75	\$151,885 00	\$292,185 75	\$283,211 75
Overdrafts		30 75		30 75	01
Bank premises		11,000 00	23,350 00	34,350 00	18,826 00
Furniture and fixtures		15,000 00		15,000 00	15,000 00
Safe deposit vaults		3,000 00		3,000 00	3,000 00
Other real estate owned		3,000 00		3,000 00	3,000 00
Due from other than reserve banks		3,581 40		3,581 40	699 66
Due from reserve banks		53,451 27	19,360 65	72,811 92	81,611 93
Cash on hand		21,988 11	5,000 00	26,988 11	32,173 52
Exchanges for clearing house					
Checks and other cash items		1 25		1 25	167 66
Other assets					
Totals		\$251,353 53	\$199,595 65	\$450,949 18	\$437,690 56
LIABILITIES.					
Capital					
Surplus		\$40,000 00	\$10,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		11,500 00	9,000 00	20,500 00	17,500 00
Bills payable, including certificates of deposit representing money borrowed		8,240 30	329 11	8,569 41	13,049 01
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		169,526 54		169,526 54	188,033 57
Time certificates of deposit		6,405 19		6,405 19	4,572 15
Demand certificates of deposit		14,389 70		14,389 70	12,998 18
Savings deposits			180,266 54	180,266 54	149,427 31
Certified checks		10 00		10 00	1,299 00
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		1,230 24		1,230 24	811 34
Other liabilities		51 56		51 56	
Totals		\$251,353 53	\$199,595 65	\$450,949 18	\$437,690 56

## 284. SAVINGS BANK OF MENDOCINO COUNTY—UKIAH.

Incorporated November 28, 1903.

OFFICERS—J. H. Barker, President; J. M. Mannon, Vice-President; F. W. Stout, Secretary; Arthur L. Tracy, Cashier; Lewis V. Ray, Assistant Cashier.

DIRECTORS—J. H. Barker, J. M. Mannon, G. W. Stout, J. L. McCracken, Otis Redemeyer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$30,765 00	\$175,373 98	\$206,138 98	\$190,946 23
Overdrafts					
Bond and other securities		26,726 23	75,608 75	102,334 98	120,403 81
Bank premises					
Furniture and fixtures			2,767 50	2,767 50	2,767 50
Safe deposit vaults					
Other real estate owned			150 00	150 00	150 00
Due from other than reserve banks		2,402 36		2,402 36	1,108 97
Due from reserve banks		17,367 83	27,472 11	44,740 04	18,905 02
Cash on hand		6,916 41	5,299 83	12,216 24	18,517 65
Exchanges for clearing house					103 97
Checks and other cash items		81 80		81 80	
Other assets		59 55	335 00	414 55	
Totals		\$114,219 28	\$287,027 17	\$401,246 45	\$352,903 15
LIABILITIES.					
Capital					
Surplus		\$25,000 00	\$25,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		2,700 00	1,850 00	4,550 00	3,760 00
Bills payable, including certificates of deposit representing money borrowed		6,553 64	6,084 18	12,637 82	9,715 77
Due to other banks					
Due to banks, reserve deposits		3,272 66		3,272 66	1,570 35
Dividends unpaid					
Individual certificates of deposit					
Demand certificates of deposit		60,725 68		60,725 68	41,897 24
Time certificates of deposit					
Savings deposits			248,757 99	248,757 99	226,208 79
Certified checks					85 00
Cashier's checks		11 19		11 19	
State, county and municipal deposits		13,500 00		18,500 00	18,500 00
Postal savings deposits		1,309 81	5,000 00	1,309 81	666 00
Other liabilities		1,146 80	355 00	1,501 80	
Totals		\$114,219 28	\$287,027 17	\$401,246 45	\$352,903 15

## 285. "CONTRA COSTA COUNTY BANK"—PITTSBURG (FORMERLY BLACK DIAMOND).

Incorporated November 30, 1903.

OFFICERS—C. A. Bender, President; W. J. Buchanan, Vice-President; G. Todaro, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. A. Bender, W. J. Buchanan, C. A. Hooper, A. Sbarboro, Otis Loveridge, T. J. Guaragnella, G. Todaro.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$104,720 75	\$122,937 37	\$227,658 12	\$209,295 92
Overdrafts	-----	521 78	-----	521 78	18 53
Bond and other securities	-----	-----	46,042 90	46,042 90	44,277 35
Bank premises	-----	-----	8,617 69	8,617 69	8,387 94
Furniture and fixtures	-----	1,726 88	-----	1,726 88	1,726 88
Safe deposit vaults	-----	2,393 31	-----	2,393 31	2,393 31
Other real estate owned	-----	-----	922 90	922 90	922 90
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	22,498 29	17,853 69	40,351 98	30,513 89
Cash on hand	-----	9,214 30	6,551 70	15,766 00	19,953 85
Exchanges for clearing house	-----	225 65	-----	225 65	298 30
Checks and other cash items	-----	97 68	375 78	473 41	520 68
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$141,568 59	\$203,302 03	\$344,900 62	\$318,739 55
LIABILITIES.					
Capital	-----	-----	-----	-----	-----
Surplus	-----	\$87,500 00	\$12,500 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	-----	3,000 00	9,000 00	12,000 00	7,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	601 22	2,385 92	2,987 14	4,439 38
Due to other banks	-----	252 84	-----	252 84	6,347 79
Due to banks, reserve deposits	-----	688 43	-----	688 43	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	95,001 90	-----	95,001 90	73,100 77
Demand certificates of deposit	-----	3,004 20	-----	3,004 20	853 00
Time certificates of deposit	-----	1,450 00	-----	1,450 00	300 00
Savings deposits	-----	-----	153,876 97	153,876 97	150,512 86
Certified checks	-----	100 00	-----	100 00	100 00
Cashier's checks	-----	-----	-----	-----	1,085 75
State, county and municipal deposits	-----	-----	22,500 00	22,500 00	25,000 00
Postal savings deposits	-----	-----	2,093 81	2,093 81	-----
Other liabilities	-----	-----	945 33	945 33	-----
Totals	-----	\$141,568 59	\$203,302 03	\$344,900 62	\$318,739 55

# 286. SAN MATEO COUNTY SAVINGS BANK—REDWOOD CITY.

Incorporated December 28, 1903.

OFFICERS—L. P. Behrens, President; A. D. Walsh, Vice-President; F. K. Towne, Cashier and Secretary; E. R. Whitehead, Assistant Cashier.

DIRECTORS—P. P. Chamberlain, Chas. Holbrook, Chas. Josselyn, J. L. Ross, A. D. Walsh, L. P. Behrens, Geo. C. Ross.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$498,007 76
Overdrafts					
Bond and other securities					
Bank premises					99,838 00
Furniture and fixtures					15,000 00
Safe deposit vaults					
Other real estate owned					7,031 45
Due from other than reserve banks					
Due from reserve banks					71,781 80
Cash on hand					12,500 00
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals				\$748,454 42	\$704,759 01
LIABILITIES.					
Capital					\$50,000 00
Surplus					15,000 00
Undivided profits, less expenses and taxes paid					34,201 91
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					1,558 75
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					578,998 35
Certified checks					
Cashier's checks					
State, county and municipal deposits					25,000 00
Postal savings deposits					
Other liabilities					
Totals				\$748,454 42	\$704,759 01



## 287. COMMERCIAL BANK OF UKIAH—UKIAH.

Incorporated December 18, 1903.

OFFICERS—W. P. Thomas, President; H. B. Muir, Vice-President; E. L. Cunningham, Cashier, Secretary and Treasurer; J. G. Thomas, Assistant Cashier.

DIRECTORS—W. P. Thomas, H. B. Muir, P. Connolly, R. E. Donohoe, Geo. W. Scott.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 13, 1912.
Loans		\$203,131 89			\$207,230 86
Overdrafts		2,476 91			1,753 92
Bond and other securities		61,039 80			63,539 80
Bank premises		13,943 89			13,503 89
Furniture and fixtures		2,000 00			2,000 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		3,750 35			1,791 80
Due from reserve banks		19,983 29			23,855 81
Cash on hand		26,625 42			26,980 99
Exchanges for clearing house					
Checks and other cash items		1,796 41			1,218 24
Other assets		2,333 63			2,052 94
Totals		\$337,124 02			\$343,928 25
LIABILITIES.					
Capital		\$50,000 00			\$50,000 00
Surplus		25,000 00			25,000 00
Undivided profits, less expenses and taxes paid		6,010 69			1,933 69
Bills payable, including certificates of deposit representing money borrowed					20,000 00
Due to other banks		25,337 92			17,793 70
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		189,935 41			204,015 86
Demand certificates of deposit		15,600 00			
Time certificates of deposit					
Savings deposits					
Certified checks		150 00			215 00
Cashier's checks					
State, county and municipal deposits		25,000 00			25,000 00
Postal savings deposits					
Other liabilities					
Totals		\$337,124 02			\$343,928 25

# 288 AND 288A. THE ANALY SAVINGS BANK—SEBASTOPOL.

Incorporated February 18, 1904.

OFFICERS—Frank A. Brush, President; Robert Cunningham, Vice-President; A. B. Swain, Cashier, Secretary and Treasurer; E. F. Jewell, Assistant Cashier; Thomas Silk, Cashier Forestville Branch.  
 DIRECTORS—Frank A. Brush, Robert Cunningham, A. B. Swain, H. B. Morris, E. F. Jewell.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined	
			June 4, 1913.	June 14, 1912.
Loans	\$151,832 36	\$196,464 02	\$348,296 38	\$228,207 55
Overdrafts	629 28		629 28	1,765 37
Bond and other securities	32,987 50		32,987 50	33,937 50
Bank premises	16,000 00		16,000 00	18,000 00
Furniture and fixtures	6,508 00		6,508 00	6,799 76
Safe deposit vaults				
Other real estate owned	517 98		517 98	9,500 00
Due from other than reserve banks	6,617 98		6,617 98	5,401 70
Due from reserve banks	11,725 78	4,500 00	11,117 98	13,368 58
Cash on hand		3,258 12	14,983 90	13,373 87
Exchanges for clearing house				
Checks and other cash items	1,094 88		1,094 88	748 65
Other assets				
Totals	\$227,913 76	\$204,222 14	\$432,135 90	\$431,102 88
LIABILITIES.				
Capital	\$45,000 00	\$5,000 00	\$50,000 00	\$50,000 00
Surplus		15,000 00	15,000 00	16,000 00
Undivided profits, less expenses and taxes paid	3,682 11		4,263 11	3,848 66
Bills payable, including certificates of deposit representing money borrowed	20,000 00	1,181 00	20,000 00	39,000 00
Due to other banks				
Due to banks, reserve deposits	2,218 87		2,218 87	
Dividends unpaid	12 00		12 00	
Individual deposits subject to check	104,268 65		104,268 65	88,395 18
Demand certificates of deposit	5,254 71		5,254 71	23,025 42
Time certificates of deposit	23,041 76		35,698 76	21,275 36
Savings deposits		12,657 00	170,384 14	164,577 40
Certified checks	200 00		300 00	
Cashier's checks				
State, county and municipal deposits	24,680 86		24,680 86	24,680 86
Postal savings deposits	34 80		34 80	
Other liabilities				
Totals	\$227,913 76	\$204,222 14	\$432,135 90	\$431,102 88

NOTE.—The above statements include the business of the Forestville branch office.

# 289. SOUTH PASADENA SAVINGS BANK—SOUTH PASADENA.

Incorporated February 23, 1904.

OFFICERS—Jonathan S. Dodge, President; Geo. W. Wilson, Vice-President; H. E. Allen, Cashier and Secretary; Jonathan S. Dodge, Treasurer; W. C. Springer, Assistant Cashier.  
 DIRECTORS—Jonathan S. Dodge, J. B. Coulston, John D. Reavis, John H. Jacobs, T. I. Gifford, Geo. W. Wilson, G. Lawrence Stimson, Dr. E. L. Godfrey, H. E. Allen, W. C. Springer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOANS					
Overdrafts		\$24,424 17	\$151,705 19	\$186,199 36	\$150,340 17
Bond and other securities		15 21		15 21	84 88
Bank premises		14,169 97	12,047 79	26,157 76	28,537 04
Furniture and fixtures					
Safe deposit vaults		1,562 75	1,540 80	3,103 55	2,860 80
Other real estate owned					
Due from other than reserve banks		2,257 99	3,475 16	5,733 15	5,224 96
Due from reserve banks		10,420 33	8,123 52	18,543 85	1,023 61
Cash on hand		5,688 53	8,203 28	13,891 81	46,282 37
Exchanges for clearing house					8,491 16
Checks and other cash items			151 61	151 61	
Other assets					
Totals		\$47,969 15	\$185,307 35	\$253,216 50	\$242,774 99
LIABILITIES.					
Capital					
Surplus		\$10,000 00	\$15,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		550 00	4,200 00	4,750 00	2,700 00
Bills payable, including certificates of deposit representing money borrowed		1,428 92	2,203 42	3,632 34	3,065 95
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		49,043 62		49,043 62	35,371 14
Demand certificates of deposit					
Time certificates of deposit			8,161 92	8,161 92	9,409 62
Savings deposits			150,530 23	150,530 23	155,692 74
Certified checks			515 16	515 16	
Cashier's checks		66 61		66 61	134 85
State, county and municipal deposits		6,800 00	4,693 62	11,493 62	11,400 69
Postal savings deposits					
Other liabilities					
Totals		\$47,969 15	\$185,307 35	\$253,216 50	\$242,774 99

## 291. "THE SAVINGS AND TRUST COMPANY OF SAN MATEO COUNTY"—REDWOOD CITY.

Incorporated March 11, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; J. T. Weller, Manager and Secretary; D. W. Williams, Cashier and Treasurer; F. E. Fitzpatrick, Assistant Cashier.  
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, G. R. Sneath, M. T. Frietas, J. T. Casey, D. R. Stafford, E. H. Sampson, D. W. Williams, J. P. Weller.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$193,000 00		\$193,700 00
Overdrafts				
Bond and other securities				
Bank premises				
Furniture and fixtures		27,829 95		27,829 95
Safe deposit vaults		3,101 24		3,110 76
Other real estate owned				
Due from other than reserve banks		15,591 76		
Due from reserve banks				
Cash on hand		4,994 34		28,887 27
Exchanges for clearing house				4,491 11
Checks and other cash items		1,500 00		
Other assets				489 07
Totals		\$246,017 29		\$201,518 16
LIABILITIES.				
Capital				\$25,800 00
Surplus		\$25,850 00		2,079 60
Undivided profits, less expenses and taxes paid		3,421 14		1,783 60
Bills payable, including certificates of deposit representing money borrowed.				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid		100 25		101 00
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks		214,330 90		171,740 96
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$246,017 29		\$201,518 16



# 292, 292B, 292C, 292D, 292E, 292F, 292G AND 292H. HOME SAVINGS BANK OF LOS ANGELES— LOS ANGELES.

Incorporated March 15, 1904.

OFFICERS—O. J. Wigdal, President; F. M. Douglas, Vice-President; J. W. Phelps, Vice-President; Boyle Workman, Vice-President; H. J. Whitley, Vice-President; A. M. Brown, Treasurer and Secretary; Geo. E. Reid, Assistant Secretary; F. L. Thompson, Cashier; H. A. Hawley, Assistant Cashier; Geo. E. Reid, Assistant Cashier; H. M. Coffin, Assistant Cashier; Edward B. Monk, Assistant Cashier.

DIRECTORS—Russ Avery, W. M. Bowen, W. F. Callender, F. M. Douglas, Herbert J. Goudge, E. M. Guthrie, Geo. Hanna, Dr. C. B. Jones, R. B. Lane, John A. Murphy, Geo. R. Murdock, W. E. Oliver, J. W. Phelps, T. A. Thompson, H. J. Whitley, O. J. Wigdal, Boyle Workman.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$1,035,175 61	\$3,035,225 26	\$5,240,400 87	\$2,113,021 78
Overdrafts		7,053 31	163 23	7,216 54	805 94
Bond and other securities		232,418 71	340,389 89	572,808 60	129,818 12
Bank premises					
Furniture and fixtures			48,006 13	48,006 13	24,750 00
Safe deposit vaults		11,577 58		11,577 58	11,577 58
Other real estate owned		8,535 78		8,535 78	9,890 47
Due from other than reserve banks		77,103 00	242,006 98	319,109 98	50,265 14
Due from reserve banks		240,538 55	554,949 51	844,269 30	336,102 82
Cash on hand		293,366 54	131,076 05	414,443 39	120,356 46
Exchanges for clearing house		37,206 14	86,000 95	123,203 09	22,069 54
Checks and other cash items		19,347 29	6,204 43	25,551 72	5,907 97
Other assets			7,815 08	7,815 08	13 15
Totals		\$2,502,587 23	\$5,081,171 50	\$7,583,758 73	\$2,825,219 97
LIABILITIES.					
Capital		\$300,000 00	\$700,000 00	\$1,000,000 00	\$400,000 00
Surplus		16,000 00	18,700 00	34,700 00	31,500 00
Bills payable, less expenses and taxes paid		7,068 32	70,580 25	78,248 57	25,000 38
Due to other banks					
Due to banks, reserve deposits		112,530 13	123,903 06	236,433 19	98,247 71
Dividends unpaid		67,917 21		67,917 21	14 25
Individual deposits subject to check			3,354 95	3,354 95	
Demand certificates of deposit		1,539,059 80		1,539,059 80	41,927 94
Time certificates of deposit		105,888 51		105,888 51	64,336 16
Savings deposits			106,177 90	106,177 90	1,998,298 28
Cashier's checks			3,857,038 94	3,857,038 94	1,380 90
State, county and municipal deposits		3,129 25		3,129 25	93,514 35
Postal savings deposits		182,016 88		182,016 88	70,000 00
Other liabilities		170,000 00	150,000 00	320,000 00	
			51,416 40	51,416 40	
		386 13		386 13	
Totals		\$2,502,587 23	\$5,081,171 50	\$7,583,758 73	\$2,825,219 97

NOTE.—The above statements include the business of the Central avenue, Second and Main street, Second and Spring street, East First street, Vernon and Central avenue, South Vermont avenue and Moneta avenue branch offices. Added commercial department November 12, 1912.

## 293. "FIRST BANK OF HIGHLAND"—HIGHLAND.

Incorporated March 28, 1904.

OFFICERS—N. L. Levering, President; C. A. Sherrod, Vice-President; J. M. Spaulding, Cashier, Secretary and Treasurer.  
 DIRECTORS—N. L. Levering, C. A. Sherrod, J. E. Allen, R. A. Boyd, E. W. Burke, F. H. Cole, W. DuB. Brookings, H. H. Lienan,  
 M. M. Randall.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts		\$125,346 14	\$36,035 85	\$159,381 99	\$133,880 86
Bond and other securities		82 90			1,022 01
Bank premises		22,499 78	2,175 00	24,274 78	21,612 79
Furniture and fixtures		13,400 00			13,800 00
Safe deposit vaults		1,100 00		1,100 00	1,200 00
Other real estate owned					
Due from other than reserve banks					
Cash on hand		7,399 92	3,394 80	10,785 72	36,177 80
Exchanges for clearing house		6,079 61	698 76	6,778 37	10,513 17
Checks and other cash items					
Other assets		624 28		624 28	924 51
Totals		\$174,123 63	\$42,304 41	\$216,428 04	\$219,131 14
LIABILITIES.					
Capital					
Surplus		\$30,000 00	\$5,000 00	\$35,000 00	\$35,800 00
Undivided profits, less expenses and taxes paid		6,250 00		6,750 00	5,325 00
Bills payable, including certificates of deposit		1,836 30	1,222 94	3,053 24	3,357 61
Due to other banks		20,000 00		20,000 00	
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					35 00
Demand certificates of deposit		80,273 13		80,273 13	101,203 06
Time certificates of deposit		10,502 39		10,502 39	6,573 76
Savings deposits		7,418 91		7,418 91	15,723 34
Certified checks			35,581 47	35,581 47	35,099 72
Cashier's checks					3,863 78
State, county and municipal deposits		848 90		848 90	139 87
Postal savings deposits		17,000 00		17,000 00	14,000 00
Other liabilities					
Totals		\$174,123 63	\$42,304 41	\$216,428 04	\$219,131 14

## 294. THE STATE BANK OF DUNSMUIR—DUNSMUIR.

Incorporated April 2, 1904.

OFFICERS—Geo. Engwicht, President; G. A. Hutaff, Vice-President; I. S. Erbenraut, Cashier, Secretary and Treasurer; T. S. DeHaven, Assistant Cashier.  
 DIRECTORS—A. Levy, Geo. Engwicht, B. K. Collier, G. A. Hutaff, A. A. Conger.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$85,929 57			\$49,145 40
Overdrafts	516 51			1,203 33
Bond and other securities	49,334 48			42,051 00
Bank premises	9,500 00			10,000 00
Furniture and fixtures	2,700 00			2,800 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	2,172 37			2,319 26
Cash on hand	12,210 87			10,318 90
Exchanges for clearing house				
Checks and other cash items	102 67			147 53
Other assets	13 79			930 81
Totals	\$142,471 26			\$118,916 23
LIABILITIES.				
Capital	\$25,000 00			\$25,000 00
Surplus	4,000 00			3,500 00
Undivided profits, less expenses and taxes paid	986 60			1,572 39
Bills payable, including certificates of deposit representing money borrowed	5,000 00			5,000 00
Due to other banks	1,869 18			2,611 40
Due to banks, reserve deposits				
Dividends unpaid	8 00			4 00
Individual deposits subject to check	91,863 69			77,103 44
Demand certificates of deposit	4,735 55			4,005 00
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	9,000 00			
Postal savings deposits	68 24			
Other liabilities				
Totals	\$142,471 26			\$118,916 23

## 295. UNION SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated April 11, 1904.

OFFICERS—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President; B. W. Cave, Cashier and Treasurer.  
 DIRECTORS—E. M. Lyon, C. A. Tripp, K. H. Field, M. M. Phinney, C. J. Curtis, F. C. Hornby, H. H. Ford, B. W. Cave, M. W. Hill,  
 L. M. King.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>					
Overdrafts			\$573,805 93		\$563,682 48
Bond and other securities					
Bank premises			26,981 46		69,529 79
Furniture and fixtures					
Safe deposit vaults			2,000 00		2,600 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			178,203 05		110,824 45
Cash on hand			15,435 88		13,309 46
Exchanges for clearing house					
Checks and other cash items			60 00		
Other assets					
Totals			\$796,576 32		\$759,346 18
<b>LIABILITIES.</b>					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			25,000 00		15,000 00
Bills payable, including certificates of deposit representing money borrowed			20,974 93		25,942 28
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			12,575 00		11,725 00
Savings deposits			664,026 39		631,928 90
Certified checks					
Cashier's checks					
State, county and municipal deposits			24,000 00		24,000 00
Postal savings deposits					
Other liabilities					
Totals			\$796,576 32		\$759,346 18



## 296. BANK OF WILLITS—WILLITS.

Incorporated April 11, 1904.

OFFICERS—W. A. S. Foster, President; Jesse W. Lillenthal, Vice-President; W. H. Baechtal, Cashier, Secretary and Treasurer; C. M. Walker, Assistant Cashier.

DIRECTORS—W. A. S. Foster, Jesse W. Lillenthal, P. I. Lancaster, A. J. Fairbanks, W. H. Baechtal.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$248,836 42		\$184,937 50
Overdrafts					
Bonds and other securities			71,982 14		63,626 24
Bank promises			11,875 00		12,500 00
Furniture and fixtures			1,800 00		1,719 21
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			101 23		47 19
Due from reserve banks			48,488 78		55,688 44
Cash on hand			29,285 50		20,351 85
Exchanges for clearing house					
Checks and other cash items			79 50		516 25
Other assets			563 51		
Totals			\$412,962 08		\$339,386 68
LIABILITIES.					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			30,000 00		30,000 00
Bills payable, including certificates of deposit representing money borrowed			12,181 57		5,390 41
Due to other banks					
Due to banks, reserve deposits			836 43		522 40
Individuals unpaid					
Individual deposits subject to check			1,500 00		1,500 00
Demand certificates of deposit			196,070 08		165,837 44
Time certificates of deposit			3,201 08		4,671 28
Savings deposits			94,394 50		73,464 90
Certified checks					
Cashier's checks					
State, county and municipal deposits			6 78		25
Postal savings deposits			22,500 00		18,000 00
Other liabilities			2,251 59		
Totals			\$412,962 08		\$339,386 68

## 297. BANK OF RIO VISTA—RIO VISTA.

Incorporated April 12, 1904.

OFFICERS—L. P. Larsen, President; R. D. Robbins, Vice-President; J. W. Hamilton, Cashier.

DIRECTORS—L. P. Larsen, R. D. Robbins, Peter Hamilton, P. F. Heringer, Geo. H. Butler, Dan McCormick, J. W. Hamilton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$213,785 56	\$90,307 00	\$304,092 56	\$250,318 16
Overdrafts		470 04		470 04	45 46
Bonds and other securities		81,698 02	31,433 48	113,081 50	69,490 26
Bank premises			5,600 00	5,600 00	5,600 00
Furniture and fixtures				2,000 00	2,450 00
Safe deposit vaults		2,000 00			
Other real estate owned					
Due from other than reserve banks					4,500 00
Due from reserve banks					9,501 84
Cash on hand		100,772 82	9,582 95	119,355 77	87,133 76
Exchanges for clearing house		28,062 59	4,607 19	33,269 78	28,367 14
Checks and other cash items		305 55		305 55	
Other assets		3,160 45		3,160 45	1,850 00
Totals		\$439,785 03	\$141,550 62	\$581,335 65	\$459,256 62
LIABILITIES.					
Capital					
Surplus		\$50,000 00	\$25,000 00	\$75,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid		15,000 00		15,000 00	10,000 00
Bills payable, including certificates of deposit representing money borrowed.		8,391 20	1,523 95	9,915 15	8,811 61
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		221,612 81		221,612 81	176,673 82
Demand certificates of deposit		18,257 92		18,257 92	17,826 90
Time certificates of deposit		97,319 23		97,319 23	132,542 42
Savings deposits			113,026 67	113,026 67	11,152 37
Certified checks		765 00		765 00	2,250 00
Cashier's checks					
State, county and municipal deposits		25,000 00	2,000 00	30,000 00	25,000 00
Postal savings deposits		379 02		379 02	
Other liabilities		59 85		59 85	
Totals		\$439,785 03	\$141,550 62	\$581,335 65	\$459,256 62

## 300 AND 300A. CITIZENS' BANK OF VISALIA—VISALIA.

Incorporated May 24, 1907.

OFFICERS—John F. Jordan, President; C. J. Shannon, Vice-President; Roy F. Jordan, Cashier and Secretary.  
 DIRECTORS—J. H. Bliss, John F. Jordan, E. H. Miller, F. M. Baler, J. R. Robinson, M. J. Wells, C. J. Shannon, J. B. Jordan, D. G. Overall.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$85,806 65	\$19,670 00	\$115,476 65	\$170,634 25
Bonds and other securities	459 34		459 34	976 96
Bank premises				26,647 57
Furniture and fixtures	26,518 77		26,518 77	5,400 00
Safe deposit vaults	3,800 00		3,800 00	8,973 00
Other real estate owned	374 50		374 50	
Due from other than reserve banks	485 27		485 27	785 49
Due from reserve banks	1,200 91	203 68	1,404 59	10,155 72
Cash on hand	10,481 82	452 56	10,934 08	9,251 25
Exchanges for clearing house	2,044 36		2,044 36	2,402 97
Checks and other cash items				248 70
Other assets				239 92
Totals	\$141,171 32	\$20,326 24	\$161,497 56	\$235,657 87
LIABILITIES.				
Capital	\$5,000 00	\$5,000 00	\$50,000 00	\$50,000 00
Surplus	200 00		200 00	200 00
Undivided profits, less expenses and taxes paid	*388 38	12 03	*388 35	968 05
Bills payable, including certificates of deposit representing money borrowed	10,000 00		10,000 00	14,000 00
Due to other banks		1,000 00	1,000 00	6,406 43
Due to banks, reserve deposits				4 00
Dividends unpaid				
Individual deposits subject to check	55,484 81		55,484 81	100,363 06
Demand certificates of deposit	111 00		111 00	4,569 50
Time certificates of deposit	6,220 00		6,220 00	14,406 92
Savings deposits		14,314 21	14,314 21	19,526 31
Certified checks	204 00		204 00	495 00
Cashier's checks	6 00		6 00	300 00
State, county and municipal deposits	24,300 00		24,300 00	24,300 00
Postal savings deposits				
Other liabilities	45 89		45 89	
Totals	\$141,171 32	\$20,326 24	\$161,497 56	\$235,657 87

NOTE.—The above statements include the business of the Oroqui branch office.

\* Deficit.

## 301. PEOPLE'S BANK OF BENICIA—BENICIA.

Incorporated June 15, 1904.

OFFICERS—W. L. Crooks, President; L. W. Kuhlman, Vice-President; J. Kullman, Secretary; O. Bandel, Assistant Cashier.  
 DIRECTORS—W. L. Crooks, L. W. Kuhlman, C. P. Stevens, Joseph Enos, Alex McKay, A. J. Pine, Jacob Kullman.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts		\$120,995 57		\$185,660 57	\$164,694 05
Bonds and other securities		48 08		48 08	504 94
Bank premises		5,000 00		5,000 00	5,185 00
Furniture and fixtures		13,000 00		13,000 00	13,000 00
Safe deposit vaults		2,000 00		2,000 00	2,000 00
Other real estate owned					
Due from other than reserve banks		321 67		321 67	622 04
Cash on hand		50,129 92	14,953 33	65,083 25	81,295 39
Exchanges for clearing house		11,763 77	2,155 69	13,919 46	10,651 84
Checks and other cash items					
Other assets					
<b>Totals</b>		\$203,259 01	\$31,804 02	\$235,063 03	\$278,013 26
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus					
Undivided profits, less expenses and taxes paid		\$25,000 00	\$10,000 00	\$35,000 00	\$35,000 00
Bills payable, including certificates of deposit		2,208 18	526 65	2,734 83	2,384 83
Due to other banks		475 59	63 95	539 54	3,123 98
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		153,857 04		153,857 04	176,307 39
Time certificates of deposit		16,380 21		16,380 21	15,500 93
Savings deposits					
Certified checks					
Cashier's checks			71,213 42	71,213 42	43,281 79
State, county and municipal deposits					
Postal savings deposits		6,037 99		6,037 99	2,414 34
Other liabilities					
<b>Totals</b>		\$203,259 01	\$31,804 02	\$235,063 03	\$278,013 26



## 302. SAVINGS BANK AND TRUST COMPANY OF POMONA—POMONA.

Incorporated July 7, 1904.

Officers—Wm. Benesh, President; W. M. Lattin, Vice-President; E. Hinman, Vice-President; Chas. D. Baker, Cashier and Secretary.  
 Directors—Wm. Benesh, J. M. Booth, Chas. P. Curran, E. Hinman, W. S. Hufford, W. M. Lathin, H. B. Miller, S. C. Pitzer, Geo. S. Phillips.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> -----		\$283,888 06		\$278,422 54
Overdrafts-----				
Bonds and other securities-----				
Bank premises-----		240,000 00		24,770 00
Furniture and fixtures-----		4,374 65		4,800 65
Safe deposit vaults-----		2,000 00		2,000 00
Other real estate owned-----				
Due from other than reserve banks-----		45,169 40		56,712 96
Due from reserve banks-----		8,026 09		7,637 57
Cash on hand-----		324 15		203 27
Exchanges for clearing house-----				
Checks and other cash items-----				
Other assets-----				
<b>Totals</b> -----		\$377,702 35		\$374,606 99
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----		\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid-----		12,500 00		11,000 00
Bills payable, including certificates of deposit representing money borrowed-----		4,959 30		6,153 56
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Demand certificates of deposit-----		694 50		
Time certificates of deposit-----		12,093 05		23,200 24
Savings deposits-----		276,563 89		263,303 19
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		20,981 61		20,950 00
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----		\$377,702 35		\$374,606 99

OFFICERS—R. Norrish, President; O. I. Chamberlain, Vice-President; Chas. T. Reyburn, Cashier, Secretary and Treasurer.  
DIRECTORS—R. Norrish, O. I. Chamberlain, Chas. T. Reyburn, T. B. McKelvey, R. E. L. Good.

Incorporated August 6, 1904.

OFFICERS—R. Norrish, President; O. I. Chamberlain, Vice-President; Chas. T. Reyburn, Cashier, Secretary and Treasurer.  
DIRECTORS—R. Norrish, O. I. Chamberlain, Chas. T. Reyburn, T. B. McKelvey, R. E. L. Good.  
Incorporated August 6, 1904.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]
Loans			
Overdrafts	\$104,883 48		\$103,404 87
Bonds and other securities	1,550 37		949 48
Bank premises			
Furniture and fixtures			
Safe deposit vaults	1,000 00		1,000 00
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks	652 61		251 21
Cash on hand	14,438 70		25,782 45
Exchanges for clearing house	4,695 21		4,383 79
Checks and other cash items			
Other assets	1,081 11		618 79
Totals	\$128,331 48		\$136,390 59
LIABILITIES.			
Capital			
Surplus	\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	7,500 00		7,500 00
Bills payable, including certificates of deposit representing money borrowed	2,298 19		1,133 69
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check	200 00		
Demand certificates of deposit	77,425 45		87,000 85
Time certificates of deposit	2,956 35		3,788 18
Savings deposits	12,932 41		11,563 43
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$128,331 48		\$136,390 59

## 304. "HOME SAVINGS BANK OF VENTURA"—VENTURA.

Incorporated September 10, 1904.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edgar W. Carne, Cashier and Secretary; Chas. H. Carne, Assistant Cashier.  
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, Edwin F. Baker, Juan E. Camarillo, Henry W. Connor, John Lagomarsino.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>				
Overdrafts		\$258,200 00		\$234,124 47
Bonds and other securities				
Bank premises		18,800 00		19,800 00
Furniture and fixtures		800 00		800 00
Safe deposit vaults		1,000 00		1,000 00
Other real estate owned				
Due from other than reserve banks		2,354 29		22,619 92
Cash on hand		5,226 18		5,123 89
Exchanges for clearing house				
Checks and other cash items		5,339 47		6,334 66
Other assets				
<b>Totals</b>		\$291,921 94		1,003 00
				\$291,405 94
<b>LIABILITIES.</b>				
Capital				
Surplus		\$40,000 00		\$40,000 00
Undivided profits, less expenses and taxes paid		6,000 00		2,000 00
Bills payable, including certificates of deposit representing money borrowed		4,344 70		7,165 93
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks		224,577 24		224,240 01
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		17,000 00		18,000 00
Other liabilities				
<b>Totals</b>		\$291,921 94		\$291,405 94

# 306. OXNARD SAVINGS BANK—OXNARD.

Incorporated October 4, 1904.

OFFICERS—T. A. Rice, President; Chas. Donlon, Vice-President; Geo. E. Hume, Cashier and Secretary; H. P. Speer, Assistant Secretary; Justin Petit, Treasurer.

DIRECTORS—T. A. Rice, Geo. E. Hume, Frank Petit, Justin Petit, Chas. Donlon.

## Statement of June 4, 1913.

RESOURCES.				Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$321,877 09		\$307,890 26
Overdrafts							
Bonds and other securities							
Bank premises							
Furniture and fixtures							
Safe deposit vaults							
Other real estate owned							
Due from other than reserve banks					5,002 51		3,555 20
Due from reserve banks					6,246 02		6,252 59
Cash on hand					6,558 63		6,310 22
Exchanges for clearing house							
Checks and other cash items							
Other assets							
Totals					\$339,684 25		\$324,008 27
LIABILITIES.				Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Capital							
Surplus					\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid					25,000 00		25,000 00
Bills payable, including certificates of deposit representing money borrowed					17,464 33		12,317 42
Due to other banks							
Due to banks, reserve deposits							
Dividends unpaid							
Individual deposits subject to check							
Demand certificates of deposit							
Time certificates of deposit							
Savings deposits					272,209 78		261,690 85
Certified checks							
Cashier's checks							
State, county and municipal deposits							
Postal savings deposits							
Other liabilities					10 14		
Totals					\$339,684 25		\$324,008 27



## 307. "REDWOOD CITY COMMERCIAL BANK"—REDWOOD CITY.

Incorporated October 10, 1904.

Officers—E. F. Fitzpatrick, President; M. F. X. Kavanagh, Vice-President; John P. Weller, Secretary and Manager; D. W. Williams, Cashier and Treasurer; F. E. Fitzpatrick, Assistant Cashier.  
 Directors—E. F. Fitzpatrick, M. F. X. Kavanagh, J. P. Weller, G. R. Sheath, E. H. Sampson, D. R. Stafford, J. T. Casey, D. W. Williams, M. T. Frielas.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts-----	\$119,404 64			\$119,915 66
Bonds and other securities-----	185 00			34 74
Bank premises-----	31,790 00			
Furniture and fixtures-----	2,373 46			
State deposit funds-----	700 00			800 00
Other real estate owned-----	1,299 35			
Due from other than reserve banks-----	439 62			3,582 81
Due from reserve banks-----	92,682 36			674 75
Cash on hand-----	11,149 86			16,251 36
Exchanges for clearing house-----				5,910 51
Checks and other cash items-----	469 55			1,961 80
Other assets-----				
<b>Totals</b> -----	\$190,284 84			\$149,131 63
<b>LIABILITIES.</b>				
Capital-----				\$92,700 00
Surplus-----	\$92,875 00			5,600 00
Undivided profits, less expenses and taxes paid-----	6,300 00			2,502 29
Bills payable, including certificates of deposit representing money borrowed-----	3,039 36			
Due to other banks-----	41 27			
Due to banks, reserve deposits-----				
Dividends unpaid-----	36 00			16 00
Individual deposits subject to check-----	96,316 56			75,807 21
Demand certificates of deposit-----	2,786 65			2,756 65
Time certificates of deposit-----				
Savings deposits-----	150 00			50 00
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----	18,750 00			139 48
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----	\$190,284 84			\$149,131 63

# 308. THE SOUTHERN TRUST COMPANY—LOS ANGELES.

Incorporated October 24, 1904.

OFFICERS—J. F. Sartori, President; M. S. Hellman, Vice-President; Chas. H. Toll, Vice-President; W. H. Booth, Vice-President; Philip Kitchin, Cashier; C. W. Brown, Assistant Cashier; W. A. Ellis, Secretary.

DIRECTORS—J. F. Sartori, M. S. Hellman, W. H. Booth, Chas. H. Toll, W. D. Longyear.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department. [None.]	Trust department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>					
Overdrafts					
Bonds and other securities					
Bank premises			\$200,000 00		\$200,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			21,117 14		38,566 89
Due from reserve banks					431,828 24
Cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Other assets					
<b>Totals</b>			\$221,117 14		\$670,395 13
<b>LIABILITIES.</b>					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$200,000 00		\$200,000 00
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks			21,117 14		4,517 84
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Trust deposits					
Postal savings deposits					465,877 29
Other liabilities					
<b>Totals</b>			\$221,117 14		\$670,395 13

### 309. SIERRA VALLEY BANK—LOYALTON.

Incorporated September 1, 1906.

Officers—A. S. Nichols, President; L. W. Conklin, Vice-President; E. W. Weston, Assistant Cashier and Secretary; W. H. Duncan, Cashier.

Directors—A. S. Nichols, L. W. Conklin, Geo. W. Taylor, W. H. Duncan, Matteo Kameli.

#### Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$40,192 88
Overdrafts		\$42,582 21			502 47
Bonds and other securities					682 50
Bank premises		24,611 75			
Furniture and fixtures					
Safe deposit vaults		1,511 00			
Other real estate owned					
Due from other than reserve banks		1,700 00			7,500 00
Due from reserve banks		2,200 24			3,858 62
Cash on hand		6,336 87			8,126 03
Exchanges for clearing house		4,089 53			7,051 56
Checks and other cash items		10 35			212 57
Other assets					
Totals		\$103,651 95			\$70,194 13
LIABILITIES.					
Capital					\$25,000 00
Surplus		\$25,000 00			1,400 00
Undivided profits, less expenses and taxes paid		1,400 00			280 39
Bills payable, including certificates of deposit representing money borrowed		384 87			1,200 00
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		54,528 48			34,780 86
Demand certificates of deposit		450 00			1,705 00
Time certificates of deposit		8,409 85			5,725 88
Savings deposits					
Certified checks		68 00			
Cashier's checks		160 75			
State, county and municipal deposits		12,500 00			
Postal savings deposits					
Other liabilities					
Totals		\$103,651 95			\$70,194 13

## 310. HOLLYWOOD SAVINGS BANK—HOLLYWOOD.

Incorporated December 19, 1904.

OFFICERS—J. Eugene Law, President; F. M. Douglass, Vice-President; J. P. Roberts, Cashier and Secretary; R. H. Wheelock, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Robert Hale, C. A. Frieburg, E. S. Williams, Alam Gardner, J. Eugene Law, F. M. Douglass, Viva Burrell Law.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$196,150 71		\$150,312 62
Overdrafts				
Bonds and other securities				
Bank premises		14,319 31		26,691 53
Furniture and fixtures		9,964 81		9,964 81
Safe deposit vaults		5,475 21		5,475 21
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		10,993 83		3,451 90
Cash on hand		4,712 50		4,012 80
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$241,536 37		\$199,598 99
LIABILITIES.				
Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		3,200 00		2,700 00
Bills payable, including certificates of deposit representing money borrowed		3,995 53		3,108 05
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		68,683 23		48,110 50
Certified checks		127,962 11		108,344 93
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities		185 50		145 50
Totals		\$241,536 37		\$199,598 99



## 311. MAYFIELD BANK &amp; TRUST CO.—MAYFIELD.

Incorporated December 30, 1904.

OFFICERS—Ed C. Ellet, President; Jos. P. Ponce, Vice-President; Charles Ellet, Cashier.

DIRECTORS—Ed C. Ellet, Jos. P. Ponce, Charles Ellet, L. Distel, M. Carney, E. D. Carothers, J. R. Mesa, G. R. Parkinson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$24,772 08	\$49,897 62	\$74,669 70	\$80,489 90
Overdrafts	-----				
Bonds and other securities	-----	13,540 75	5,975 00	21,515 75	19,338 45
Bank premises	-----	6,660 00	6,000 00	12,660 00	11,720 00
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----		1,096 02	1,096 02	
Due from other than reserve banks	-----				1,184 74
Due from reserve banks	-----	6,370 31	13,270 44	19,640 75	18,033 65
Cash on hand	-----	5,087 51	1,039 53	6,127 04	8,054 91
Exchanges for clearing house	-----	502 99		502 99	
Checks and other cash items	-----	1 50		1 50	26 40
Other assets	-----				
Totals	-----	\$38,325 14	\$77,278 61	\$135,603 75	\$139,448 05
LIABILITIES.					
Capital	-----	\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Surplus	-----	3,100 00	1,100 00	4,200 00	4,000 00
Undivided profits, less expenses and taxes paid	-----	545 68	1,385 62	1,934 30	1,078 72
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	26,898 61	26,898 61	26,898 61	35,101 51
Demand certificates of deposit	-----	717 85		717 85	425 00
Time certificates of deposit	-----				
Savings deposits	-----		64,792 99	64,792 99	62,592 82
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----	12,150 00		12,150 00	11,250 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----	\$38,325 14	\$77,278 61	\$135,603 75	\$139,448 05

## 312. "UNION TRUST SAVINGS BANK"—SANTA ROSA.

Incorporated January 24, 1905.

OFFICERS—J. H. Brush, President; R. F. Crawford, Vice-President; F. A. Brush, Cashier and Secretary; H. W. Beardin, Assistant Cashier.

DIRECTORS—J. H. Brush, F. A. Brush, I. H. Brush, R. F. Crawford, D. P. Anderson, C. H. Thompson, J. E. Clark.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$523,378 89		\$363,311 53
Overdrafts				
Bonds and other securities				
Bank premises		61,200 00		59,254 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned		1,834 56		1,834 56
Due from other than reserve banks				
Due from reserve banks		27,423 83		6,430 80
Cash on hand		15,764 63		17,005 00
Exchanges for clearing house				
Checks and other cash items		41 23		375 61
Other assets				
Totals		\$629,643 14		\$448,211 55
LIABILITIES.				
Capital				
Surplus		\$50,000 00		\$75,000 00
Undivided profits, less expenses and taxes paid		12,500 00		
Bills payable, including certificates of deposit representing money borrowed		9,672 30		7,382 10
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		532,470 84		340,829 45
Certified checks				
Cashier's checks				
State, county and municipal deposits		25,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$629,643 14		\$448,211 55

### 313. SALINAS VALLEY SAVINGS BANK—SALINAS,

Incorporated January 28, 1905.

OFFICERS—J. H. Menke, President; J. K. Alexander, Vice-President; C. J. J. Whisman, Cashier and Secretary; E. W. Fahntag, Assistant Cashier; W. F. Menke, Assistant Cashier.  
 DIRECTORS—J. H. Menke, J. K. Alexander, Chas. L. Ploda, P. Tavarnetti, W. Wallace, S. B. Gordon, John Olson, Geo. J. Puse, John Berges.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts					
Bonds and other securities					
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals					
<b>LIABILITIES.</b>					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals					

## 317. BANK OF FORTUNA—FORTUNA.

Incorporated March 2, 1905.

OFFICERS—E. W. Haight, President; L. H. Van Duzer, Vice-President; G. P. Newell, Cashier; Gordon R. Legg, Assistant Cashier.  
 DIRECTORS—E. W. Haight, I. H. Van Duzer, Geo. P. Newell, Geo. W. Williams, Frank W. Luther, M. P. Hansen, Geo. W. Newell.

Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>LOADS.</b>					
Loans					
Overdrafts		\$81,077 35	\$86,548 72	\$167,626 07	\$154,136 57
Bonds and other securities		425 78		425 78	452 97
Bank premises		5,723 74	23,938 10	29,661 84	27,591 55
Furniture and fixtures		7,950 00	7,950 00	15,900 00	17,000 00
Safe deposit vaults		665 00		665 00	665 00
Other real estate owned					
Due from other than reserve banks					
Cash on hand		15,466 94	18,255 52	33,722 46	2,625 63
Exchanges for clearing house		7,749 80	4,607 01	12,356 81	30,417 73
Checks and other cash items					12,764 89
Other assets		1,115 51		1,115 51	125 17
Totals		\$120,174 12	\$141,299 35	\$261,473 47	\$245,779 51
<b>LIABILITIES.</b>					
Capital					
Surplus		\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		6,500 00	4,000 00	10,500 00	8,000 00
Bills payable, including certificates of deposit representing money borrowed		621 55	1,359 34	2,221 09	1,009 59
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid		240 00		240 00	156 00
Individual deposits subject to check		89,868 94		89,868 94	84,245 28
Demand certificates of deposit		3,220 00		3,220 00	8,659 27
Time certificates of deposit			1,255 60	1,255 60	1,805 60
Savings deposits			123,963 90	123,963 90	104,458 34
Certified checks					
Cashier's checks					
State, county and municipal deposits		4,500 00		4,500 00	12,500 00
Postal savings deposits			480 31	480 31	
Other liabilities		223 63		223 63	545 43
Totals		\$120,174 12	\$141,299 35	\$261,473 47	\$245,779 51



### 319. MODESTO SAVINGS BANK—MODESTO.

Incorporated March 8, 1905.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary and Treasurer; D. K. Young, Assistant Cashier; W. T. Scoon, Cashier.

DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, Chas. F. McCarthy, J. J. McMahon, T. J. Wisecarver, L. W. Shearer.

#### Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$308,035 96		\$351,992 33
Overdrafts				
Bonds and other securities				
Bank premises		16,003 00		17,713 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		28,074 87		15,788 20
Cash on hand		14,090 23		14,616 44
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$366,204 06		\$640,110 02
LIABILITIES.				
Capital				\$50,000 00
Surplus		\$100,000 00		25,000 00
Undivided profits, less expenses and taxes paid		10,000 00		29,404 25
Bills payable, including certificates of deposit representing money borrowed		16,920 64		
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit		22,444 06		22,984 68
Savings deposits		516,889 36		512,771 09
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$666,204 06		\$640,110 02

## 320. GARDENA BANK AND TRUST COMPANY—GARDENA.

Incorporated March 22, 1905.

OFFICERS—C. B. Casler, President; Thos. Biggart, Vice-President; I. S. Ball, Cashier.

DIRECTORS—C. B. Casler, Thos. Biggart, B. Fanning, A. T. Rogers, J. M. Dunn.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
LOANS					
Overdrafts		\$158,425 00			\$139,230 49
Bonds and other securities		27 24			4 64
Bank premises		3,000 00			3,750 00
Furniture and fixtures		3,448 66			3,500 00
Safe deposit vaults		1,500 00			1,500 00
Other real estate owned					
Due from other than reserve banks		10,924 12			30,809 79
Due from reserve banks		28,392 83			26,947 36
Cash on hand		12,910 56			11,733 88
Exchanges for clearing house					
Checks and other cash items		320 09			114 50
Other assets					
Totals		\$218,258 60			\$217,590 46
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		15,000 00			10,000 00
Bills payable, including certificates of deposit representing money borrowed		2,150 54			3,266 22
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid		4 00			4 00
Individual deposits subject to check		148,171 91			144,220 03
Demand certificates of deposit		1,525 38			1,481 28
Time certificates of deposit		22,561 98			29,297 58
Savings deposits					
Certified checks		3,695 19			8 07
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		149 60			4,313 28
Other liabilities					
Totals		\$218,258 60			\$217,590 46

## 321. ESCONDIDO SAVINGS BANK—ESCONDIDO.

Incorporated March 28, 1905.

OFFICERS—A. W. Wohlford, President; C. V. Thomas, Vice-President; E. E. Turrentine, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. W. Wohlford, G. V. Thomas, E. E. Turrentine, E. G. Logan, Alexander Stewart, J. H. Sampson, Arthur B. Jones.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$154,552 22
Overdrafts		\$149,828 00		
Bonds and other securities				10,000 00
Bank premises		10,000 00		
Furniture and fixtures		519 00		250 00
Safe deposit vaults				
Other real estate owned		875 00		250 00
Due from other than reserve banks		4,000 00		3,406 38
Due from reserve banks		36,390 89		15,080 29
Cash on hand		10,828 73		5,010 48
Exchanges for clearing house				
Checks and other cash items		229 27		76 52
Other assets				
Totals		\$212,670 89		\$188,625 89
LIABILITIES.				
Capital				\$25,000 00
Surplus		\$25,000 00		10,000 00
Undivided profits, less expenses and taxes paid		12,500 00		5,518 35
Bills payable, including certificates of deposit representing money borrowed		6,494 71		
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		38,790 14		37,915 19
Certified checks		120,877 04		101,192 35
Cashier's checks				
State, county and municipal deposits.		9,000 00		9,000 00
Postal savings deposits				
Other liabilities				
Totals		\$212,670 89		\$188,625 89





## 323. LOMPOC VALLEY BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Cashier, Secretary and Treasurer; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 14, 1913. [None.]	Combined June 14, 1912.
<b>LOANS</b>				
Overdrafts	\$249,128 98			\$217,949 46
Bonds and other securities	90 73			234 73
Bank premises	18,000 00			18,050 00
Furniture and fixtures				
Safe deposit vaults	5,150 00			5,700 00
Other real estate owned				
Due from other than reserve banks	1,751 83			6,338 18
Due from reserve banks	30,003 62			23,472 93
Cash on hand	22,124 14			18,978 92
Exchanges for clearing house				
Checks and other cash items	73 50			545 62
Other assets				
<b>Totals</b>	<b>\$826,922 90</b>			<b>\$291,309 86</b>
<b>LIABILITIES.</b>				
Capital				
Surplus	\$50,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid	18,000 00			16,000 00
Bills payable, including certificates of deposit representing money borrowed	2,177 29			2,525 91
Due to other banks				
Due to banks, reserve deposits	71,191 80			24,589 16
Dividends unpaid				
Individual deposits subject to check	141,987 29			150,045 10
Demand certificates of deposit	25,219 00			33,149 69
Time certificates of deposit	1,250 00			
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	17,097 52			15,000 00
Postal savings deposits				
Other liabilities				
<b>Totals</b>	<b>\$826,922 90</b>			<b>\$291,309 86</b>

## 324. LOMPOC VALLEY SAVINGS BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Cashier and Treasurer; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS</b>					
Overdrafts	-----	-----	\$326,908 00	-----	\$289,349 90
Bonds and other securities	-----	-----	-----	-----	1,000 00
Bank premises	-----	-----	16,000 00	-----	16,000 00
Furniture and fixtures	-----	-----	-----	-----	200 00
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	3,840 19	-----	6,619 92
Due from reserve banks	-----	-----	8,263 90	-----	17,006 66
Cash on hand	-----	-----	6,700 00	-----	6,100 00
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$361,710 09	-----	\$336,336 48
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$25,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	-----	12,000 00	-----	8,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	5,505 57	-----	5,340 44
Due to other banks	-----	-----	-----	-----	-----
Due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	2,000 00	-----	-----
Savings deposits	-----	-----	317,204 52	-----	297,996 04
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$361,710 09	-----	\$336,336 48

## 325. SOLANO COUNTY SAVINGS BANK—SUISUN.

Incorporated April 3, 1905.

OFFICERS—E. L. Reese, President; A. L. Reed, Vice-President and Manager; E. D. Holly, Cashier and Secretary.  
DIRECTORS—A. L. Reed, E. L. Reese, B. N. Sheldon, Jas. McNulty, Jos. L. Neitzel, F. A. Chadbourne, E. E. Long.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts		\$147,005 40		\$100,002 96
Bond and other securities				
Bank premises		4,950 00		
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		20,319 01		3,135 49
Cash on hand		4,169 07		3,856 76
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$176,443 48		\$107,594 91
LIABILITIES.				
Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		4,500 00		3,500 00
Bills payable, including certificates of deposit representing money borrowed		2,049 85		2,341 86
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid		93 00		85 50
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		144,800 63		130,667 55
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$176,443 48		\$107,594 91

# 326. SURPRISE VALLEY BANK—CEDARVILLE.

Incorporated April 18, 1905.

OFFICERS—F. E. Bush, President; Geo. C. Turner, Vice-President; Miss K. M. Lester, Cashier and Secretary; F. E. Bush, Treasurer.  
DIRECTORS—H. L. Merryfield, Miss K. M. Lester, John Fritz, Geo. C. Turner, G. F. Hill, E. A. Richardson, B. F. Lypip, C. A. Estes,  
F. E. Bush.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts	\$124,827 58				\$144,090 85
Bonds and other securities	106 06				1,125 17
Bank premises					185 00
Furniture and fixtures	7,400 00				7,400 00
Safe deposit vaults	2,975 00				2,975 00
Other real estate owned	425 00				425 00
Due from other than reserve banks					
Due from reserve banks	10,130 83				15,130 99
Cash on hand	19,065 34				18,835 01
Exchanges for clearing house	9,276 10				12,076 20
Checks and other cash items					
Other assets	652 88				600 03
	61 49				
Totals		\$175,009 28			\$203,003 30
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		20,000 00			17,000 00
Bills payable, including certificates of deposit representing money borrowed.		1,887 87			988 33
Due to other banks					
Due to banks, reserve deposits.					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit	100,113 63				50 00
Time certificates of deposit	339 20				129,244 65
Savings deposits	24,795 08				1,217 50
Certified checks					23,642 47
Cashier's checks					
State, county and municipal deposits.	1,063 54				5,192 67
Postal savings deposits.					
Other liabilities					
		1,210 56			717 68
Totals		\$175,009 28			\$203,003 30



## 327. FARMERS AND MERCHANTS' SAVINGS BANK—LOMPOC.

Incorporated May 4, 1905.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Cashier, Secretary and Treasurer; L. Kahn, Assistant Cashier.

DIRECTORS—Jas. Sloan, Antonette Sudden, R. C. Sudden, W. C. Bissinger, R. E. Sudden.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$307,004 99
Overdrafts		\$276,926 01		
Bonds and other securities				
Bank premises				34,352 77
Furniture and fixtures		41,327 07		1,892 83
Safe deposit vaults				
State deposit vaults				
Other real estate owned		1,578 73		
Due from other than reserve banks				3,227 06
Due from reserve banks		6,691 00		6,693 73
Cash on hand		6,000 00		6,500 00
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$331,922 81		\$359,761 98
LIABILITIES.				
Capital				\$25,000 00
Surplus		\$25,000 00		15,000 00
Undivided profits, less expenses and taxes paid		20,000 00		11,908 26
Bills payable, including certificates of deposit representing money borrowed		8,697 19		
Due to other banks				
Due to banks, reserve deposits		3,233 81		
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		274,991 81		307,853 72
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$331,922 81		\$359,761 98

## 328. BANK OF HALF MOON BAY—HALF MOON BAY.

Incorporated May 6, 1905.

OFFICERS—Jos. M. Francis, President; Horace Nelson, Vice-President; M. J. Bettencourt, Cashier and Secretary; J. C. Williamson, Treasurer.  
 DIRECTORS—M. Girard, Horace Nelson, Jos. M. Francis, Jos. Fernandez, Jr., John Souza, J. C. Williamson, J. Debedenetti, C. W. Border, M. J. Bettencourt.

## Statement of June 4, 1913.

RESOURCES.				Combined June 14, 1912.
	Commercial department.	Savings department.	Combined June 4, 1913.	
Loans	\$38,628 49		\$144,969 23	\$114,134 50
Overdrafts	538 75	\$106,340 74	538 75	
Bonds and other securities	5,538 60		5,538 60	9,700 00
Bank premises				
Furniture and fixtures		3,600 00		3,962 49
Safe deposit vaults				
Other real estate owned		1,722 72		8,634 94
Due from other than reserve banks			1,722 72	
Due from reserve banks	556 33	3,585 62	4,141 95	10,161 90
Cash on hand	5,523 46	3,007 98	8,531 44	6,190 50
Exchanges for clearing house				
Checks and other cash items				350 00
Other assets				3,561 38
Totals	\$50,785 63	\$118,257 06	\$169,042 69	\$156,725 80
LIABILITIES.				
Capital	\$12,500 00	\$12,500 00	\$25,000 00	\$25,000 00
Surplus	1,600 00	2,000 00	3,600 00	2,987 46
Undivided profits, less expenses and taxes paid	939 92	2,668 34	3,608 26	15,986 75
Bills payable, including certificates of deposit representing money borrowed.				
Due to other banks				
Due to banks, reserve deposits.				
Dividends unpaid				
Individual deposits subject to check	30,937 71		30,937 71	27,851 92
Demand certificates of deposit	248 00	165 00	413 00	1,947 69
Time certificates of deposit				50 00
Savings deposits		100,923 72	100,923 72	82,951 98
Certified checks				
Cashier's checks				
State, county and municipal deposits	4,500 00		4,500 00	
Postal savings deposits				
Other liabilities				
Totals	\$50,785 63	\$118,257 06	\$169,042 69	\$156,725 80

## 329. AMERICAN SAVINGS BANK OF ANAHEIM—ANAHEIM.

Incorporated May 8, 1905.

OFFICERS—Frank Shanley, President; John Hartung, Vice-President; S. Kraemer, Vice-President; E. J. Hartung, Cashier and Secretary; John Hartung, Assistant Cashier and Assistant Secretary.

DIRECTORS—Frank Shanley, John Hartung, S. Kraemer, A. S. Bradford, E. J. Hartung.

## Statement of June 4, 1913.

RESOURCES.		Commercial deposits [None.]	Savings department.	Combined June 14, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts			\$149,180 00		\$133,460 00
Bonds and other securities			47 15		
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			30,000 00		
Due from reserve banks			46,053 31		26,637 81
Cash on hand			6,848 99		2,670 07
Exchanges for clearing house					
Checks and other cash items			255 20		38 40
Other assets					
Totals			\$232,386 74		\$102,872 28
LIABILITIES.					
Capital					\$25,000 00
Surplus			\$25,000 00		2,500 00
Undivided profits, less expenses and taxes paid			3,300 00		1,170 20
Bills payable, including certificates of deposit representing money borrowed			2,684 95		
Due to other banks					
Due to banks, reserve deposits.					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			5,198 00		3,100 00
Savings deposits			195,203 79		131,102 08
Certified checks					
Cashier's checks					
State, county and municipal deposits.					
Postal savings deposits.					
Other liabilities					
Totals			\$232,386 74		\$102,872 28

## 330. BANK OF COALINGA—COALINGA.

Incorporated May 12, 1905.

OFFICERS—A. P. May, President; H. C. Kerr, Vice-President; G. A. Scott, Vice-President; Stanley Pedder, Cashier, Secretary and Manager; L. A. Phetsoh, Assistant Cashier.

DIRECTORS—A. P. May, H. C. Kerr, G. A. Scott, J. Zwang, Adolph Kreyenhagen, W. A. Greer, A. T. Borst.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$337,549 18	\$147,570 63	\$485,119 81	\$526,073 85
Overdrafts		509 75		609 75	998 41
Bonds and other securities		33,142 73	32,369 97	65,512 70	62,122 83
Bank premises					15,232 50
Furniture and fixtures		5,171 02	6,932 60	12,103 62	3,000 00
Safe deposit vaults		2,625 00		2,625 00	1,767 25
Other real estate owned		4,721 22		4,721 22	2,949 69
Due from other than reserve banks					75,632 39
Due from reserve banks		72,039 82	31,156 61	103,226 43	45,397 04
Cash on hand		33,603 25	11,154 78	44,761 03	
Exchanges for clearing house					1,494 65
Checks and other cash items		2,406 74		2,406 74	15 20
Other assets		6 40		6 40	
Totals		\$491,908 11	\$229,184 59	\$721,092 70	\$734,703 82
LIABILITIES.					
Capital		\$42,500 00	\$7,500 00	\$50,000 00	\$50,000 00
Surplus		54,000 00	12,500 00	66,500 00	66,500 00
Undivided profits, less expenses and taxes paid		3,782 53	5,141 75	8,924 31	7,954 82
Bills payable, including certificates of deposit representing money borrowed					1,185 28
Due to other banks		2,783 02		2,783 02	
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		300,126 61		300,126 61	406,386 34
Demand certificates of deposit		270 00		270 00	553 90
Time certificates of deposit		7,480 30	5,345 90	12,826 20	19,316 78
Savings deposits			186,165 21	186,165 21	148,053 21
Certified checks		19 00		19 00	138 27
Cashier's checks					42 80
State, county and municipal deposits					20,000 00
Postal savings deposits		20,814 76		20,814 76	13,948 62
Other liabilities			12,531 73	12,531 73	
Totals		\$491,908 11	\$229,184 59	\$721,092 70	\$734,703 82



## 331. SECURITY SAVINGS BANK OF STANISLAUS COUNTY — MODESTO.

Incorporated May 15, 1905.

OFFICERS—W. R. High, President; I. W. Updike, Vice-President; W. A. Harter, Cashier, Secretary and Treasurer; C. J. Cresscy, Assistant Secretary and Assistant Cashier.  
 DIRECTORS—Fred Butch, J. M. Finlay, Thos. F. Griffin, W. R. High, C. M. Maze, M. McPherson, A. B. Shoemaker, I. W. Updike.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				
Overdrafts	-----		\$186,934 34		\$179,130 34
Bonds and other securities	-----				
Bank premises	-----		4,502 10		2,277 50
Furniture and fixtures	-----				
Safe deposit vaults	-----				
State deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----		9,506 63		5,308 88
Due from reserve banks	-----		14,391 81		3,897 13
Cash on hand	-----				
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$215,734 88		\$190,513 85
LIABILITIES.					
Capital	-----				
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----		\$25,500 00		\$25,500 00
Bills payable, including certificates of deposit representing money borrowed	-----		12,500 00		10,000 00
Due to other banks	-----		7,424 89		5,285 88
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----		11,477 55		3,304 55
Savings deposits	-----		158,892 44		146,363 42
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$215,734 88		\$190,513 85

# 332. BANK OF GLENDALE—GLENDALE.

Incorporated May 19, 1902.

OFFICERS—F. H. Vesper, President; J. H. Wells, Vice-President; Herman Nelson, Cashier, Secretary and Treasurer; M. G. Smith, Assistant Cashier.

DIRECTORS—F. H. Vesper, C. M. Walton, J. H. Wells, Frank Campbell, Thos. F. Cooke, J. F. McIntyre, Herman Nelson.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$144,585 55	\$22,300 00	\$166,885 55	\$164,246 07
Bonds and other securities	850 16		850 16	432 67
Bank premises	18,555 28		18,555 28	22,538 04
Furniture and fixtures	11,251 10		11,251 10	11,251 10
Safe deposit vaults	3,400 00		3,400 00	4,000 00
Other real estate owned				
Due from other than reserve banks	5,000 00		5,000 00	2,300 00
Due from reserve banks	62,824 72	9,761 25	72,585 97	1,797 61
Cash on hand	13,388 33	500 00	13,888 33	38,461 59
Exchanges for clearing house				15,982 56
Checks and other cash items	637 52		637 52	
Other assets				1,278 86
Totals	\$200,492 66	\$32,561 25	\$293,053 91	\$262,288 50

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$25,000 00	\$25,000 00	\$50,000 00	\$25,000 00
Bills payable, including certificates of deposit representing money borrowed	3,500 00		3,500 00	2,000 00
Due to other banks	12,235 98		12,235 98	1,795 97
Due to banks, reserve deposits				
Dividends unpaid	500 00		500 00	
Individual deposits subject to check	164,612 14		164,612 14	166,928 39
Demand certificates of deposit				
Time certificates of deposit	44,169 54		44,169 54	51,871 14
Savings deposits	175 00	7,561 25	7,561 25	3,183 00
Certified checks			175 00	
Cashier's checks				
State, county and municipal deposits	10,900 00		10,900 00	10,900 00
Postal savings deposits				
Other liabilities				
Totals	\$200,492 66	\$32,561 25	\$293,053 91	\$262,288 50

NOTE.—Added savings department May 27, 1913.

## 333. BANK OF SOUTH SAN FRANCISCO—SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

OFFICERS—W. H. Coffinberry, President; H. G. Plymire, Vice-President; D. W. Ratto, Secretary; H. H. Haaker, Treasurer and Assistant Cashier.

DIRECTORS—W. H. Coffinberry, H. G. Plymire, J. O. Snyder, T. L. Hickey, A. Lombardi, C. M. Macfarlane, Edward Tilden.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912.
Loans		\$119,755 02	\$107,103 05	\$286,951 08	\$233,102 10
Overdrafts		109 82		109 82	109 04
Bonds and other securities		11,000 00	21,337 75	32,337 75	27,650 00
Bank premises					42 95
Furniture and fixtures		20 80		20 80	
Safe deposit vaults					7,938 29
Other real estate owned			6,691 49	6,691 49	2,592 41
Due from other than reserve banks					13,722 49
Due from reserve banks		22,544 65	24,131 06	46,675 71	14,050 41
Cash on hand		10,169 08	6,609 34	16,779 02	
Exchanges for clearing house		969 20	35 15	1,004 35	366 89
Checks and other cash items		10 73	10 00	20 73	
Other assets					
Totals		\$164,609 91	\$226,010 84	\$390,620 75	\$299,544 58
LIABILITIES.					
Capital					\$50,000 00
Surplus		\$25,000 00	\$25,000 00	\$50,000 00	11,250 00
Undivided profits, less expenses and taxes paid		6,240 00	6,250 00	12,500 00	9,153 07
Bills payable, including certificates of deposit representing money borrowed		2,141 11	2,848 27	4,989 38	
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Individual certificates of deposit		119,708 05		119,708 05	75,510 51
Demand certificates of deposit		391 60		391 60	694 01
Time certificates of deposit					
Savings deposits			191,912 57	191,912 57	143,937 49
Certified checks		355 00		355 00	600 00
Cashier's checks		542 52		542 52	1,806 03
State, county and municipal deposits		10,621 63		10,621 63	6,593 47
Postal savings deposits					
Other liabilities					
Totals		\$164,609 91	\$226,010 84	\$390,620 75	\$299,544 58

## 335. CROWN CITY SAVINGS AND TRUST COMPANY—PASADENA.

Incorporated May 29, 1905.

OFFICERS—J. B. Coulston, President; Wm. G. Hoag, Vice-President; C. A. Goodyear, Vice-President; T. D. Allen, Secretary; R. L. Davis, Assistant Secretary; Chas. A. Bradley, Assistant Secretary and Assistant Cashier.

DIRECTORS—T. D. Allen, L. A. Broadway, D. C. Casterline, J. B. Coulston, G. A. Gibbs, C. A. Goodyear, N. T. Nixon, G. Lawrence Sumson, Wm. G. Hoag.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$16,765 00	\$342,116 90	\$358,881 90	\$463,639 02
Overdrafts					
Bonds and other securities					
Bank premises			104,639 93	104,639 93	100,809 25
Furniture and fixtures		75,000 00	25,172 78	100,172 78	
Safe deposit vaults			3,081 50	3,081 50	12,861 50
Other real estate owned			1,542 32	1,542 32	2,910 75
Due from other than reserve banks					969 97
Due from reserve banks			69,928 48	69,928 48	73,792 87
Cash on hand		1,300 00	13,157 83	14,457 83	12,674 98
Exchanges for clearing house					
Checks and other cash items			37 45	37 45	477 95
Other assets					22 15
Totals		\$93,065 00	\$559,677 29	\$652,742 29	\$968,150 74
LIABILITIES.					
Capital					
Surplus		\$76,000 00	\$24,000 00	\$100,000 00	\$100,000 00
Undivided profits, less <del>es- tates</del> and taxes <del>paid</del>		1,200 88	24,500 00	24,500 00	27,000 00
Bills payable, including certificates of deposit representing money borrowed.			9,092 61	10,863 49	8,568 32
Due to other banks		15,804 12		15,804 12	
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			42,771 74	42,771 74	40,000 14
Certified checks			402,835 44	402,835 44	435,666 93
Cashier's checks					
State, county and municipal deposits			6,387 50	6,387 50	5,000 00
Postal savings deposits			49,500 00	49,500 00	49,500 00
Other liabilities					
Totals		\$93,065 00	\$559,677 29	\$652,742 29	\$968,150 74

NOTE.—Changed name from American Bank and Trust Company to Crown City Savings and Trust Company September 30, 1912.



### 336—SAVINGS BANK OF HUNTINGTON BEACH—HUNTINGTON BEACH.

Incorporated July 1, 1905.

OFFICERS—W. T. Newland, President; C. H. Howard, Vice-President; W. S. Thompson, Vice-President; R. E. Graves, Cashier, Secretary and Treasurer; H. B. Little, Assistant Cashier.

DIRECTORS—W. T. Newland, C. H. Howard, R. E. Graves, W. S. Thompson, R. Courregas, H. F. Brainard, D. O. Stewart.

#### Statement of June 4, 1913.

RESOURCES.		Combined June 4, 1913. [None.]	Savings department.	Commercial department. [None.]	Combined June 14, 1912.
Loans					
Overdrafts			\$62,962 99		\$56,303 99
Bonds and other securities					
Bank promises					150 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned			1,748 55		1,748 55
Due from other than reserve banks					
Due from reserve banks			1,025 80		1,354 42
Cash on hand			810 39		1,414 50
Exchanges on clearing house					
Checks and other cash items					
Other assets					
<b>Totals</b>			\$66,547 73		\$60,971 46
LIABILITIES.					
Capital					
Surplus					\$25,000 00
Undivided profits, less expenses and taxes paid			\$25,000 00		750 00
Bills payable, including certificates of deposit representing money borrowed			1,891 73		1,178 10
Due to other banks					
Due to banks, reserve deposits			1,000 00		2,000 00
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			12,065 00		3,175 80
Certified checks			25,650 00		28,897 56
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
<b>Totals</b>			\$66,547 73		\$60,971 46

# 338. BANK OF POINT ARENA—POINT ARENA.

Incorporated June 9, 1905.

OFFICERS—J. C. Halliday, President; C. F. O'Brien, Vice-President; W. Hamen, Secretary; A. D. Pitts, Treasurer; P. W. Haggren, Cashier.  
 DIRECTORS—J. C. Halliday, C. F. O'Brien, A. D. Pitts, A. Stornetta, C. Irwin, W. Hamon, Frank Litchfield.  
 Statement of June 4, 1913.

RESOURCES.				
	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$45,846 56			\$38,978 33
Bonds and other securities				
Bank premises	11,293 10			8,966 20
Furniture and fixtures	841 14			934 59
Safe deposit vaults				
Other real estate owned	1,233 21			1,222 65
Due from other than reserve banks	3,779 92			1,940 64
Due from reserve banks	41,599 31			47,921 66
Cash on hand	9,275 65			6,715 65
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$113,838 89			\$106,679 72
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	1,293 70			1,085 39
Bills payable, including certificates of deposit representing money borrowed	597 61			248 34
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	1,271 00			77 00
Individual deposits subject to check				
Demand certificates of deposit	\$2,385 75			78,863 99
Time certificates of deposit	885 00			1,405 00
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	2,595 83			
Other liabilities				
Totals	\$113,838 89			\$106,679 72

## 339. BANK OF CENTERVILLE—CENTERVILLE.

Incorporated June 13, 1905.

OFFICERS—Jno. G. Mattos, Jr., President; Joseph Dias, Vice-President; F. T. Dusterberry, Cashier and Secretary.  
 DIRECTORS—Jno. G. Mattos, Jr., Joseph Dias, F. T. Dusterberry, S. Ehrman, L. C. Morehouse, M. F. Silva, Emmanuel George.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1913.
<b>LOANS</b>				
Overdrafts	\$450,389 06			\$403,300 15
Bonds and other securities	116,555 28			100,635 33
Bank premises	4,500 00			5,000 00
Furniture and fixtures				400 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	164 64			4,308 72
Due from reserve banks	79,900 01			71,863 18
Cash on hand	37,515 27			35,340 75
Exchanges for clearing house				
Checks and other cash items	105 00			185 15
Other assets				
<b>Totals</b>	<b>\$897,085 26</b>			<b>\$830,213 18</b>
<b>LIABILITIES.</b>				
Capital				\$75,000 00
Surplus	\$75,000 00			10,000 00
Undivided profits, less expenses and taxes paid	14,000 00			6,710 32
Bills payable, including certificates of deposit representing money borrowed	5,332 66			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	154,643 32			134,696 15
Demand certificates of deposit	4,343 00			4,491 90
Time certificates of deposit	393,369 37			360,523 73
Savings deposits				200 00
Certified checks	6,796 14			3,615 08
Cashier's checks	35,000 00			35,076 00
State, county and municipal deposits				
Postal savings deposits	580 77			
Other liabilities				
<b>Totals</b>	<b>\$897,085 26</b>			<b>\$830,213 18</b>

### 340. SELMA SAVINGS BANK—SELMA.

Incorporated June 22, 1905.

OFFICERS—M. Vincent, President; L. D. Scott, Vice-President; W. C. Freeland, Cashier and Secretary; G. W. Glines, Assistant Cashier; W. H. Lemmon, Assistant Cashier.

DIRECTORS—M. Vincent, L. D. Scott, M. Sides, W. C. Freeland, O. J. Woodward.

#### Statement of June 4, 1913.

#### RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$207,215 00		\$177,024 00
Overdrafts				
Bonds and other securities				
Bank premises		17,300 00		9,300 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		1,383 86		
Due from reserve banks		13,699 59		12,059 39
Cash on hand				10,736 25
Exchanges for clearing house		4,500 00		4,500 00
Checks and other cash items				
Other assets				
Totals		\$244,108 45		\$213,619 64

#### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed		20,000 00		15,000 00
Due to other banks		8,669 05		8,801 14
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		190,449 40		164,818 50
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$244,108 45		\$213,619 64



## 341. THE CALIFORNIA SAVINGS BANK—PETALUMA.

Incorporated June 23, 1905.

OFFICERS—A. J. Bloom, President; M. F. Farrell, Vice-President; J. H. Gwin, Cashier and Secretary; Chas. McNally, Assistant Cashier.

INTERLOCUTORS—A. J. Bloom, C. C. Boysen, J. F. Burns, W. F. Farrell, H. S. Gossage, J. H. Gwin, B. B. Henshaw, Henry Schluckebier, Jas. Sorenson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$859,803 74		\$725,800 67
Overdrafts					
Bonds and other securities					
Bank premises			216,217 25		155,515 21
Furniture and fixtures			500 00		500 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			58,380 35		40,903 88
Cash on hand			21,034 32		10,388 76
Exchanges for clearing house					
Checks and other cash items			26 10		94 70
Other assets					
Totals			\$1,156,000 66		\$950,200 22
LIABILITIES.					
Capital					
Surplus			\$100,000 00		\$100,000 00
Undivided profits, less expenses and taxes paid			11,000 00		10,000 00
Bills payable, including certificates of deposit representing money borrowed			17,537 33		8,265 30
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					192 50
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			984,023 33		818,251 42
Certified checks					
Cashier's checks					
State, county and municipal deposits			43,500 00		22,500 00
Postal savings deposits					
Other liabilities					
Totals			\$1,156,000 66		\$950,200 22

# 342. VENICE SAVINGS BANK—VENICE.

Incorporated July 1, 1905.

OFFICERS—A. McNally, President; R. A. Phillips, Vice-President; J. W. Lawrence, Jr., Cashier, Secretary and Treasurer.  
DIRECTORS—A. McNally, R. A. Phillips, R. A. Daluge, J. W. Lawrence, Jr., Ward McFadden.

## Statement of June 4, 1913.

RESOURCES.				Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$40,112 75			\$131,746 72
Overdrafts							2,389 64
Bonds and other securities				14,967 96			43,137 92
Bank premises							
Furniture and fixtures				1,600 00			2,200 00
Safe deposit vaults				1,978 60			1,600 00
Other real estate owned				3,003 38			2,027 00
Due from other than reserve banks				1,993 25			10,752 14
Due from reserve banks				2,302 73			41,171 47
Cash on hand				3,580 56			25,508 35
Exchanges for clearing house							
Checks and other cash items							1,107 42
Other assets				9,035 16			8,695 40
Totals				\$78,274 39			\$270,276 06
LIABILITIES.							
Capital				\$25,000 00			\$25,000 00
Surplus				1,100 00			750 00
Undivided profits, less expenses and taxes paid				1,371 63			1,220 41
Bills payable, including certificates of deposit representing money borrowed							
Due to other banks							
Due to banks, reserve deposits							
Dividends unpaid				104 25			
Individual deposits subject to check				29,009 71			219,338 07
Demand certificates of deposit							
Time certificates of deposit							
Savings deposits				9,173 40			7,180 00
Certified checks							
Cashier's checks							8 35
State, county and municipal deposits				12,200 00			4,519 23
Postal savings deposits				315 40			12,200 00
Other liabilities							
Totals				\$78,274 39			\$270,276 06

NOTE.—Changed name from Bank of Venice to Venice Savings Bank December 31, 1912. Sold commercial department to First National Bank, Venice, June 21, 1913. Opened savings department June 21, 1913.

## 343. BANK OF A. LEVY (INCORPORATED) — OXNARD.

Incorporated July 20, 1905.

OFFICERS—A. Levy, President; James Leonard, Vice-President; Alpha Adams, Cashier and Treasurer; Albert Guedemann, Assistant Cashier; Jos. P. Levy, Secretary.  
 DIRECTORS—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Caspar Borchard, Thomas Bell.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$488,164 68	\$250,605 00	\$1,208,769 68	\$1,030,823 21
Overdrafts	6,294 86		6,294 86	4,801 85
Bonds and other securities	52,312 50		52,312 50	55,380 25
Bank premises				2,000 00
Furniture and fixtures	2,072 00		2,072 00	
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	3,173 06		3,173 06	5,791 05
Due from reserve banks	90,808 94		90,808 94	91,207 71
Cash on hand	34,909 63	8,010 42	42,920 05	47,506 64
Exchanges for clearing house				
Checks and other cash items	1,037 29		1,037 29	588 80
Other assets	2,704 60		2,704 60	680 06
Totals	\$1,181,597 56	\$228,615 42	\$1,410,212 98	\$1,238,779 57
LIABILITIES.				
Capital	\$180,000 00	\$20,000 00	\$200,000 00	\$200,000 00
Surplus	120,000 00	5,000 00	125,000 00	125,000 00
Undivided profits, less expenses and taxes paid	78,582 68	14,300 33	92,883 01	66,313 85
Bills payable, including certificates of deposit representing money borrowed	160,000 00		160,000 00	30,000 00
Due to other banks	22,074 27		22,074 27	9,417 80
Due to banks, reserve deposits				
Dividends unpaid	160 00		160 00	
Individual deposits subject to check	478,847 19		478,847 19	477,259 82
Demand certificates of deposit	2,252 32		2,252 32	18,206 90
Time certificates of deposit	90,175 82		90,175 82	92,350 25
Savings deposits		189,225 09	189,225 09	161,587 26
Certified checks	50 00		50 00	1,263 28
Cashier's checks	336 90		336 90	1,416 95
State, county and municipal deposits	49,138 38		49,138 38	54,889 96
Postal savings deposits				
Other liabilities				1,073 50
Totals	\$1,181,597 56	\$228,615 42	\$1,410,212 98	\$1,238,779 57

# 344. REDONDO SAVINGS BANK—REDONDO BEACH.

Incorporated July 22, 1905.

OFFICERS—N. Bonfilio, President; L. F. Wells, Vice-President; Geo. H. Anderson, Cashier and Secretary; Geo. S. Funk, Assistant Cashier; C. E. Perkins, Assistant Cashier and Assistant Secretary.  
DIRECTORS—N. Bonfilio, L. F. Wells, Marco H. Hellman, Irving H. Hellman, Geo. S. Funk, R. D. Smith, J. B. Mullen.

Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [Name.]	Savings department.	Combined June 4, 1913. [Name.]
			Combined June 14, 1912.
Loans		\$97,650 00	\$86,650 00
Overdrafts			
Bonds and other securities			
Bank premises		11,626 24	11,589 36
Furniture and fixtures			
Safe deposit vaults			
Safe deposit owned			
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks		5,160 60	4,000 00
Cash on hand		2,257 36	14,926 15
Exchanges for clearing house			1,918 62
Checks and other cash items			
Other assets		89 80	
Totals		\$116,184 00	\$119,084 13
LIABILITIES.			
Capital			
Surplus		\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		3,700 00	2,800 00
Bills payable, including certificates of deposit representing money borrowed		2,752 27	2,103 52
Due to other banks			
Due to banks, reserve deposits		3 00	3 00
Dividends unpaid			
Individual deposits subject to check			
Individual certificates of deposit		800 00	600 00
Time certificates of deposit			
Savings deposits		74,928 73	79,577 61
Certified checks			
Cashier's checks			
State, county and municipal deposits		9,000 00	9,000 00
Fiscal savings deposits			
Other liabilities			
Totals		\$116,184 00	\$119,084 13



# 346, 346A AND 346B. BANK OF LOS BANOS—LOS BANOS.

Incorporated August 3, 1905.

OFFICERS—Henry Miller, President; J. Leroy Nickel, Vice-President; E. D. Heron, Cashier and Secretary; A. C. Smith, Assistant Cashier.  
DIRECTORS—Henry Miller, J. Leroy Nickel, J. F. Clyne, E. D. Heron, George W. Nickel.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1913.
Loans					
Overdrafts		\$885,687 65	\$189,084 58	\$584,722 23	\$530,248 69
Bonds and other securities		169 41		169 41	27 80
Bank premises		112,824 45	5,687 40	118,511 85	118,708 65
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned		3,050 00		3,050 00	3,391 27
Due from other than reserve banks					
Due from reserve banks		51,184 04	15,916 40	67,100 44	793 57
Cash on hand		31,108 87	4,688 93	35,797 80	28,797 42
Exchanges for clearing house					
Checks and other cash items		545 23		545 23	307 52
Other assets		1,292 58		1,292 58	
Totals		\$895,881 73	\$215,327 31	\$811,309 04	\$741,225 39
LIABILITIES.					
Capital					
Surplus		\$75,000 00	\$25,000 00	\$100,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		75,000 00	22,000 00	97,000 00	74,500 00
Bills payable, including certificates of deposit representing money borrowed		75,889 49	129 34	983 83	3,280 61
Due to other banks		30,000 00		30,000 00	
Due to banks, reserve deposits		669 27		669 27	
Dividends unpaid					
Individual deposits subject to check		212,500 39		212,500 39	227,774 54
Demand certificates of deposit		2,812 15		2,812 15	2,108 15
Time certificates of deposit		151,298 35		151,298 35	147,414 67
Savings deposits			168,197 97	168,197 97	136,081 00
Certified checks		418 90		418 90	200 00
Cashier's checks					557 46
State, county and municipal deposits		47,240 08		47,240 08	46,924 12
Postal savings deposits					
Other liabilities					2,384 84
Totals		\$895,881 73	\$215,327 31	\$811,309 04	\$741,225 39

NOTE.—The above statements include the business of the Dos Palos and Gustine branch offices.

# 347. BUTTE COUNTY SAVINGS BANK—CHICO.

Incorporated August 14, 1905.

OFFICERS—J. R. Robinson, President; B. Cussick, Vice-President; E. T. Williamson, Secretary, Treasurer and Cashier; L. S. Williams, Assistant Cashier.

DIRECTORS—J. R. Robinson, B. Cussick, W. J. O'Connor, Ed Harkness, T. H. Barnard, John W. Kensing, E. T. Williamson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$466,265 61
Overdrafts			\$505,747 21		
Bonds and other securities			191,794 73		176,644 33
Bank premises					2,496 00
Furniture and fixtures			2,000 00		
Safe deposit vaults					4,900 84
Other real estate owned			5,045 67		
Due from other than reserve banks					44,538 65
Due from reserve banks			21,400 64		12,391 15
Cash on hand			14,710 03		
Exchanges for clearing house					61 61
Checks and other cash items			2,104 59		78 59
Other assets					
Totals			\$742,802 87		\$707,496 78
LIABILITIES.					
Capital					\$100,000 00
Surplus					5,000 00
Undivided profits, less expenses and taxes paid			7,000 00		20,798 13
Bills payable, including certificates of deposit representing money borrowed			20,815 75		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			582,030 59		547,924 27
Certified checks					
Cashier's checks					
State, county and municipal deposits			31,326 48		33,774 38
Postal savings deposits			1,690 05		
Other liabilities					
Totals			\$742,802 87		\$707,496 78

## 348. MENDOCINO BANK OF COMMERCE—MENDOCINO.

Incorporated September 1, 1905.

OFFICERS—Joshua Grindle, President; John S. Ross, Vice-President; Fred W. Stickney, Treasurer and Secretary; J. N. Rea, Cashier; H. A. Atwood, Assistant Cashier.

DIRECTORS—Joshua Grindle, Fred W. Stickney, John D. Ross, C. J. Wood, W. B. Coombs.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$99,210 65			\$101,313 93
Overdrafts	114 94			284 11
Bonds and other securities	35,075 00			33,360 50
Bank premises	10,460 00			8,200 00
Furniture and fixtures	1,750 00			1,750 00
Safe deposit vaults				2,450 00
Other real estate owned				79 50
Due from other than reserve banks	36,086 82			7,280 09
Due from reserve banks	13,382 95			11,562 00
Cash on hand	242 82			861 27
Exchanges for clearing house				
Checks and other cash items	2,303 43			
Other assets				
Totals	\$200,163 69			\$167,037 43
LIABILITIES.				
Capital				\$25,000 00
Surplus				10,100 00
Undivided profits, less expenses and taxes paid				3,985 35
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits	920 55			454 59
Dividends unpaid				
Individual deposits subject to check	133,677 03			105,480 19
Demand certificates of deposit	7,448 80			7,192 05
Time certificates of deposit				
Savings deposits				200 00
Certified checks				
Cashier's checks	100 00			
State, county and municipal deposits	12,500 00			12,500 00
Postal savings deposits	4,666 67			2,125 25
Other liabilities				
Totals	\$200,163 69			\$167,037 43

# 349. LIVERMORE SAVINGS BANK — LIVERMORE.

Incorporated September 2, 1905.

OFFICERS—L. M. MacDonald, President; Chas. E. Beck, Vice-President; E. Fuchs, Assistant Secretary.  
 DIRECTORS—M. G. Callaghan, Carl Hohn, F. C. Lassen, T. E. Knox, F. Mathieson, L. M. MacDonald, D. J. Murphy, W. H. Taylor,  
 G. A. Therkof, E. Bonzini, Chas. E. Beck.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts	-----	-----	\$233,119 90	-----	\$232,437 70
Bonds and other securities	-----	-----	-----	-----	-----
Bank premises	-----	-----	68,214 83	-----	85,241 33
Furniture and fixtures	-----	-----	-----	-----	-----
Safe deposit vaults	-----	-----	500 00	-----	422 50
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	-----	24,533 32	-----	17,479 98
Cash on hand	-----	-----	6,500 00	-----	6,200 00
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$332,868 05	-----	\$341,781 51
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	\$25,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	-----	7,250 00	-----	3,500 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	2,521 08	-----	1,613 78
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	289,586 97	-----	298,167 73
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	8,500 00	-----	11,500 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$332,868 05	-----	\$341,781 51



## 350. FARMERS AND MERCHANTS' STATE BANK—MOUNTAIN VIEW.

Incorporated September 16, 1905.

OFFICERS—J. S. Mockbee, President; Geo. Swall, Vice-President; Wilbur L. Camp, Cashier and Secretary.

DIRECTORS—J. S. Mockbee, Geo. Swall, Wilbur L. Camp, M. Farrell, Geo. Jagels, H. A. Reuzstorff, Jas. A. Huff, O. W. Butz, A. M. Crittenden.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$875,166 06			\$315,716 69
Overdrafts				
Bonds and other securities	51,015 32			42,470 69
Bank premises	15,757 42			16,257 42
Furniture and fixtures	3,017 36			3,517 36
Safe deposit vaults	1,457 00			1,457 00
Other real estate owned				12,718 67
Due from other than reserve banks	5,965 54			8,046 66
Due from reserve banks	83,982 11			86,550 70
Cash on hand	28,981 06			28,172 05
Exchanges for clearing house				
Checks and other cash items	2,093 99			743 02
Other assets	493 34			
Totals	\$867,859 20			\$515,650 26
LIABILITIES.				
Capital	\$50,000 00			\$50,000 00
Surplus	18,000 00			13,000 00
Undivided profits, less expenses and taxes paid	2,688 16			3,868 91
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	387,069 78			279,691 38
Demand certificates of deposit	2,369 22			7,317 17
Time certificates of deposit	79,335 86			133,756 08
Savings deposits				
Certified checks	80 00			
Cashier's checks				
State, county and municipal deposits	25,000 00			25,000 00
Postal savings deposits	3,306 18			3,016 72
Other liabilities				
Totals	\$867,859 20			\$515,650 26

## 351. BANK OF NEEDLES—NEEDLES.

Incorporated July 31, 1907.

OFFICERS—Geo. E. Butler, President; Wm. R. Hervey, Vice-President; J. H. Butler, Cashier.  
DIRECTORS—Geo. E. Butler, Wm. R. Hervey, O. D. Collins, R. H. Tuttle, J. H. Butler.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$72,326 17			\$70,788 65
Overdrafts		2,148 16			501 99
Bonds and other securities		46,384 12			41,602 88
Bank premises		25,000 00			4,000 00
Furniture and fixtures		4,000 00			658 55
Safe deposit vaults					15,235 20
Other real estate owned					13,147 96
Due from other than reserve banks		6,426 21			36,343 30
Due from reserve banks		56,947 74			328 99
Cash on hand		26,774 05			274 85
Exchanges for clearing house					
Checks and other cash items		37 50			
Other assets		4,408 83			
Totals		\$244,652 84			\$182,882 37
LIABILITIES.					
Capital		\$25,000 00			\$25,000 00
Surplus		6,250 00			5,000 00
Undivided profits, less expenses and taxes paid		2,610 02			2,579 28
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		144,642 33			107,888 86
Demand certificates of deposit		26,084 35			10,153 41
Time certificates of deposit		14,982 20			4,959 00
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		12,500 00			27,001 82
Postal savings deposits		12,584 04			
Other liabilities					
Totals		\$244,652 84			\$182,882 37

## 352. LIVERMORE VALLEY SAVINGS BANK—LIVERMORE.

Incorporated October 6, 1905.

OFFICERS—C. H. Wente, President; F. R. Fassett, Vice-President; H. S. Goodell, Cashier; C. F. Wente, Assistant Cashier.  
 DIRECTORS—J. F. Carlston, Jas. S. Concannon, Patrick Connolly, D. D. Emminger, Aug. Hageman, J. O. McCown, A. G. Nissen.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>RESOURCES.</b>					
Loans			\$263,146 09		\$254,357 61
Overdrafts					
Bonds and other securities					
Bank premises			57,277 90		62,729 40
Furniture and fixtures					
Safe deposit vaults			1,650 00		1,650 00
Other real estate owned					
Due from other than reserve banks			20,398 97		14,208 29
Due from reserve banks			10,700 78		13,283 13
Cash on hand			6,500 00		6,200 00
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$359,933 74		\$352,429 43
<b>LIABILITIES.</b>					
<b>LIABILITIES.</b>					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed			8,000 00		8,000 00
Due to other banks			6,260 26		5,808 22
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			360,373 48		302,321 21
Certified checks					
Cashier's checks					
State, county and municipal deposits			11,300 00		11,300 00
Postal savings deposits					
Other liabilities					
Totals			\$359,933 74		\$352,429 43

# 353. **FILLMORE STATE BANK—FILLMORE.**

Incorporated October 13, 1905.

OFFICERS—Felix W. Ewing, President; George W. Tighe, Vice-President; Fergus L. Fairbanks, Cashier.  
DIRECTORS—Felix W. Ewing, John Lagomarsino, George W. Tighe, Willis Burson, C. A. Harmonson, J. P. Trotter, E. A. Pyle.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$197,829 80			\$194,343 08
Overdrafts		149 97			202 86
Bonds and other securities		19,000 00			19,013 60
Bank premises		12,000 00			12,000 00
Furniture and fixtures		1,200 00			1,200 00
Safe deposit vaults					
Other real estate owned		9,144 55			
Due from other than reserve banks		1,250 08			920 67
Due from reserve banks		66,960 68			14,872 35
Cash on hand		17,118 29			11,834 14
Exchanges for clearing house					
Checks and other cash items		148 63			59 00
Other assets					
Totals		\$324,841 60			\$254,446 40
LIABILITIES.					
Capital					
Surplus		\$40,000 00			\$40,000 00
Undivided profits, less expenses and taxes paid		5,000 00			2,000 00
Bills payable, including certificates of deposit representing money borrowed		2,989 32			2,474 32
Due to other banks					25,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		232,648 93			133,803 03
Demand certificates of deposit		642 11			1,713 02
Time certificates of deposit		26,453 21			30,555 43
Savings deposits					
Certified checks		128 00			
Cashier's checks		550 00			1,000 00
State, county and municipal deposits		16,400 00			17,300 00
Postal savings deposits					
Other liabilities					
Totals		\$324,841 60			\$254,446 40



## 355. BANK OF MORGAN HILL—MORGAN HILL.

Incorporated October 14, 1905.

OFFICERS—J. A. Case, President; Geo. R. Lynch, Vice-President; Claude Stark, Cashier and Secretary; Irwin E. Payne, Assistant Cashier.

DIRECTORS—J. A. Case, Geo. R. Lynch, S. D. Baleh, I. Purell, Claude Stark.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$131,856 92			\$135,850 79
Bonds and other securities	95 41			855 64
Bank premises	29,500 00			29,779 35
Furniture and fixtures	14,000 00			15,000 00
Safe deposit vaults	1,500 00			1,985 00
Other real estate owned				
Due from other than reserve banks	1,252 92			1,725 85
Due from reserve banks	29,134 64			15,320 80
Cash on hand	13,488 29			10,096 71
Exchanges for clearing house	173 00			175 00
Checks and other cash items				320 32
Other assets	286 30			
Totals	\$212,287 48			\$211,109 46
LIABILITIES.				
Capital				
Surplus	\$37,300 00			\$37,300 00
Undivided profits, less expenses and taxes paid	1,200 00			700 00
Bills payable, including certificates of deposit representing money borrowed	5,101 44			2,535 05
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	94,417 12			99,280 04
Demand certificates of deposit	7,012 28			5,194 32
Time certificates of deposit	57,080 31			52,862 91
Savings deposits				
Certified checks	330 00			12 00
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	9,837 33			13,142 39
Other liabilities				81 85
Totals	\$212,287 48			\$211,109 46

# 356 AND 356A. BANK OF PINOLE—PINOLE.

Incorporated October 28, 1905.

OFFICERS—E. M. Downer, President; L. F. Tormey, Vice-President; L. E. Hart, Cashier, Secretary and Treasurer; T. W. Hutchinson, Assistant Cashier.  
DIRECTORS—E. M. Downer, L. F. Tormey, W. K. Cole, L. E. Hart, J. A. Fraser, J. P. Connors, W. A. Davis, S. S. MacKinlay, S. R. Birmingham.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$134,794 72	\$165,305 96	\$300,100 68	\$237,554 84
Bonds and other securities	1,067 12		1,067 12	729 79
Bank premises		10,760 00	10,760 00	71,450 77
Furniture and fixtures	80,669 10	3,695 98	84,365 08	
Safe deposit vaults	1,683 89	1,723 94	3,407 83	
Other real estate owned				1,771 49
Due from other than reserve banks	2,500 00		2,500 00	5,388 27
Due from reserve banks				
Cash on hand	65,148 35	16,556 96	81,705 31	80,277 08
Exchanges for clearing house	17,828 65	6,978 73	24,807 38	22,151 93
Checks and other cash items				
Other assets	3,028 83		3,028 83	1,710 07
	323 75		323 75	1,304 17
Totals	\$306,543 81	\$204,951 57	\$511,495 38	\$422,838 41

### LIABILITIES.

Capital				
Surplus	\$45,336 39	\$6,663 61	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	11,100 00	12,400 00	23,500 00	18,908 54
Bills payable, including certificates of deposit representing money borrowed	4,138 63	4,207 57	8,346 20	7,003 88
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	30 00		30 00	
Individual deposits subject to check				
Demand certificates of deposit	215,674 29		215,674 29	180,165 73
Time certificates of deposit	545 00		545 00	4,220 00
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	160 00	181,680 39	181,680 39	133,732 84
Postal savings deposits	489 75		160 00	50 00
Other liabilities	24,500 00		489 75	304 75
	6,569 75		24,500 00	24,500 00
			6,569 75	3,442 67
Totals	\$306,543 81	\$204,951 57	\$511,495 38	\$422,838 41

NOTE.—The above statements include the business of the Crockett branch office.

### 357. GERMAN AMERICAN BANK—ANAHEIM.

Incorporated October 30, 1905.

OFFICERS—Adolph Thomas, President; Joseph Helmsen, Vice-President; A. B. McCord, Cashier and Secretary; E. E. Smith, Assistant Cashier.  
DIRECTORS—Adolph Thomas, Jos. Helmsen, E. A. Stocksloger, W. A. Bonyage, J. D. Lavin, C. F. Grim, Louis Denni, J. B. Rea, A. B. McCord.

#### Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$147,689 74	\$129,336 33	\$277,026 07	\$301,686 13
Overdrafts	261 42		261 42	134 14
Bonds and other securities	4,244 70		4,244 70	12,517 42
Bank premises	10,400 00		10,400 00	10,489 40
Furniture and fixtures	5,700 00		5,700 00	5,075 00
Safe deposit vaults				
Other real estate owned	42,500 00		42,500 00	
Due from other than reserve banks	1,746 02		1,746 02	3,915 61
Due from reserve banks	42,122 64	9,543 91	51,666 55	23,036 07
Cash on hand	13,345 70	6,979 64	20,325 34	24,335 65
Exchanges for clearing house	985 35		985 35	
Checks and other cash items	90 48		90 48	
Other assets				3,535 00
Totals	\$209,006 05	\$145,859 88	\$114,955 93	\$385,924 43
LIABILITIES.				
Capital				
Surplus	\$85,000 00	\$15,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	4,050 00	1,500 00	5,550 00	4,800 00
Bills payable, including certificates of deposit representing money borrowed	10,113 54		10,113 54	14,588 77
Due to other banks				20,000 00
Due to banks, reserve deposits				
Dividends unpaid	40 00		40 00	
Individual deposits subject to check	207,124 46		207,124 46	162,773 98
Demand certificates of deposit	785 00		785 00	162,773 98
Time certificates of deposit	3,992 75	56,850 13	60,752 88	94,631 99
Savings deposits		72,509 75	72,509 75	36,600 98
Certified checks				
Cashier's checks	7,203 20		7,203 20	
State, county and municipal deposits				
Postal savings deposits	877 10		877 10	878 71
Other liabilities				800 00
Totals	\$209,006 05	\$145,859 88	\$114,955 93	\$385,924 43

# 358. BANK OF GUERNEVILLE—GUERNEVILLE.

Incorporated October 31, 1905.

OFFICERS—J. P. Overton, President; Wm. Carr, Vice-President; H. L. Bagley, Cashier and Secretary.  
DIRECTORS—J. P. Overton, Wm. Carr, A. P. Mosely, J. T. Coon, L. V. Korbel, H. L. Bagley, T. C. McIlersb.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$80,796 56			\$83,109 79
Bonds and other securities		208 24			220 12
Bank premises		41,910 00			42,000 00
Furniture and fixtures					
Safe deposit vaults		1,750 00			2,100 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		1,361 84			
Cash on hand		9,608 36			9,258 67
Exchanges for clearing house		8,110 27			8,151 65
Checks and other cash items					700 93
Other assets		85 00			
Totals		\$149,800 27			\$145,615 56
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		2,500 00			2,000 00
Bills payable, including certificates of deposit representing money borrowed		3,193 53			3,478 64
Due to other banks		6,000 00			5,000 00
Due to banks, reserve deposits		3 01			
Dividends unpaid					
Individual deposits subject to check		32,046 33			28,046 58
Demand certificates of deposit		1,800 50			555 75
Time certificates of deposit		67,055 60			69,953 89
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		11,500 00			11,500 00
Postal savings deposits					
Other liabilities		23 00			31 30
Totals		\$149,800 27			\$145,615 56



## 360. THE MECHANICS' BANK OF RICHMOND—RICHMOND.

Incorporated August 3, 1907.

OFFICERS—B. H. Griffins, President; Jos. Iverson, Vice-President; Herbert F. Brown, Vice-President; W. L. Ballenger, Cashier, Secretary and Treasurer; Chris Escobar, Assistant Cashier.

DIRECTORS—B. H. Griffins, Jos. Iverson, Herbert F. Brown, W. L. Ballenger, J. R. Nystrom, Fred C. Schram, T. H. Moore.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined, June 4, 1913.	Combined, June 14, 1912.
Loans		\$136,507 00		\$245,034 93	\$163,291 21
Overdrafts		556 89		556 89	785 95
Bonds and other securities		36,540 86	10,965 00	47,505 86	29,974 85
Bank premises					
Furniture and fixtures		3,200 00		3,200 00	3,450 00
Safe deposit vaults		1,550 00		1,550 00	1,550 00
Other real estate owned					1,065 62
Due from other than reserve banks					
Due from reserve banks		36,172 98	5,743 85	31,916 83	3,830 55
Cash on hand		16,526 29	3,846 23	20,372 52	14,106 89
Exchanges for clearing house		1,818 61		1,818 61	940 00
Checks and other cash items		581 74		581 74	1,088 86
Other assets					
Totals		\$213,474 37	\$139,083 04	\$352,557 41	\$209,994 83
LIABILITIES.					
Capital					
Surplus		\$25,000 00	\$25,000 00	\$50,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		4,100 00		4,100 00	3,325 00
Bills payable, including certificates of deposit representing money borrowed.		2,563 42	2,719 66	5,313 08	3,512 50
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid		5 00		5 00	
Individual deposits subject to check		173,222 16		173,222 16	121,447 41
Demand certificates of deposit		230 00		230 00	318 02
Time certificates of deposit					
Savings deposits					
Certified checks		222 04	99,188 88	99,188 88	2,049 50
Cashier's checks		1 75	1,704 50	1,926 54	52,783 55
State, county and municipal deposits					100 00
Postal savings deposits		8,100 00		1 75	658 25
Other liabilities			9,270 00	17,370 00	
Totals		\$213,474 37	\$139,083 04	\$352,557 41	\$209,994 83

# 361. FARMERS AND MERCHANTS' BANK OF HAYWARD—HAYWARD.

Incorporated November 21, 1905.

OFFICERS—J. H. Strobridge, President; M. C. Peterson, Vice-President; John A. Park, Cashier; Geo. H. Park, Assistant Cashier.  
DIRECTORS—J. H. Strobridge, M. C. Peterson, John E. Geary, Jesse H. Woods, John A. Park.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$335,160 00
Overdrafts			\$401,165 00		
Bonds and other securities					
Bank premises			29,510 00		35,950 00
Furniture and fixtures			49,594 17		49,444 22
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			8,000 00		8,000 00
Due from reserve banks			10,000 00		
Cash on hand			59,986 58		50,457 01
Exchanges for clearing house			10,713 81		9,805 21
Checks and other cash items					
Other assets					
Totals			\$568,969 54		\$488,816 44
LIABILITIES.					
Capital					
Surplus			\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid			12,000 00		8,000 00
Bills payable, including certificates of deposit representing money borrowed			15,135 39		11,392 05
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					18 00
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			479,334 15		400,906 39
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			12,500 00		12,500 00
Other liabilities					
Totals			\$568,969 54		\$488,816 44

## 362. BANK OF HUNTINGTON PARK—HUNTINGTON PARK.

Incorporated November 24, 1905.

OFFICERS—F. M. Douglass, President; A. F. Kaebler, Vice-President; A. E. Walters, Secretary and Cashier; F. D. Clark, Assistant Cashier.

DIRECTORS—F. M. Douglass, A. F. Kaebler, W. T. Graham, F. B. Dublo, A. E. Walters.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$71,166 72			\$68,924 91
Overdrafts	123 97			349 23
Bonds and other securities	17,690 40			18,655 04
Bank premises	12,674 78			12,819 02
Furniture and fixtures	3,265 53			3,352 02
Safe deposit vaults.				
Other real estate owned				
Due from other than reserve banks	1,087 39			1,113 54
Due from reserve banks	22,846 06			12,268 94
Cash on hand	7,758 17			6,369 80
Exchanges for clearing house				
Checks and other cash items	24 73			83 95
Other assets	13 10			32 50
Totals	\$136,670 85			\$123,968 95
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$25,000 00			600 00
Undivided profits, less expenses and taxes paid	800 00			770 90
Bills payable, including certificates of deposit representing money borrowed	490 76			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	92 75			85 25
Individual deposits subject to check				
Demand certificates of deposit	77,123 45			74,929 27
Time certificates of deposit				12,271 67
Savings deposits	21,857 43			
Certified checks				
Cashier's checks				
State, county and municipal deposits	430 00			1,080 00
Postal savings deposits	10,944 18			9,331 86
Other liabilities	2 28			
Totals	\$136,670 85			\$123,968 95

363. SANTA PAULA SAVINGS BANK—SANTA PAULA.

Incorporated November 28, 1905.

OFFICERS—C. C. Teague, President; D. W. Mott, Vice-President; A. L. Shively, Secretary, Treasurer and Cashier; A. H. Stovall, Assistant Cashier.

DIRECTORS—C. C. Teague, D. W. Mott, F. E. Davis, N. W. Blanchard, Jr., A. C. Hardison, S. C. Henderson, I. B. Hogue.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
Loans			
Overdrafts		\$137,966 23	\$124,500 00
Bonds and other securities			
Bank premises			
Furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks			
Cash on hand		11,674 36	14,345 04
Exchanges for clearing house		3,171 22	2,854 66
Checks and other cash items			
Other assets			
Totals		\$152,811 81	\$141,699 70
LIABILITIES.			
Capital			
Surplus		\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid			
Bills payable, including certificates of deposit representing money borrowed		23,805 99	19,461 37
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check			
Demand certificates of deposit			
Time certificates of deposit			
Savings deposits			
Certified checks		104,505 82	97,238 33
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$152,811 81	\$141,699 70



## 364. BANK OF SAN PEDRO SAN PEDRO.

Incorporated March 26, 1888.

OFFICERS—Henry B. Sherer, President; Geo. P. Adams, Vice-President; Henry Baly, Cashier and Treasurer; Robert C. Baly, Secretary and Assistant Cashier.  
 DIRECTORS—Henry B. Sherer, Henry Baly, Geo. P. Adams, E. D. Seward, Geo. H. Peck, Wm. Davis, C. N. Krog.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Sanctura department. (None.)	Complied June 4, 1913. (None.)	Complied June 14, 1912.
Loans		\$251,501 04			\$203,673 85
Overdrafts					
Bonds and other securities		36,380 27			30,081 44
Bank premises		35,000 00			34,479 05
Furniture and fixtures		7,792 75			6,550 22
Safe deposit vaults					1,769 19
Other real estate owned		2,017 71			3,183 28
Due from other than reserve banks					
Due from reserve banks		30,897 84			21,430 47
Cash on hand		21,734 98			15,349 36
Exchanges for clearing house		2,798 31			1,890 02
Checks and other cash items		792 75			2,130 84
Other assets		305 00			305 00
Totals		\$878,189 95			\$310,798 82
LIABILITIES.					
Capital					
Surplus		\$50,000 00			\$50,000 00
Unfunded profits, less expenses and taxes paid		13,500 00			13,500 00
Bills payable, including certificates of deposit representing money borrowed		2,600 53			2,388 48
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		224,798 70			166,182 80
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits		59,481 38			68,840 04
Certified checks		34 25			10 50
Cashier's checks		4,285 00			2,951 00
State, county and municipal deposits		23,000 00			23,000 00
Postal savings deposits					
Other liabilities					
Totals		\$878,189 95			\$310,798 82

## 365. THE HOME SAVINGS BANK OF SANTA ANA—SANTA ANA.

Incorporated December 1, 1905.

OFFICERS—W. A. Huff, President; C. F. Mansur, Vice-President; J. A. Turner, Cashier, Secretary and Treasurer; E. P. Stafford, Assistant Cashier.  
 DIRECTORS—W. A. Huff, C. F. Mansur, J. A. Turner, J. R. Medlock, J. D. Parsons, Sherman Stevens.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS</b>					
Overdrafts	-----	-----	\$62,843 75	-----	\$63,335 18
Bonds and other securities	-----	-----	-----	-----	-----
Bank premises	-----	-----	10,000 00	-----	-----
Furniture and fixtures	-----	-----	-----	-----	-----
Safe deposit vaults	-----	-----	2,150 00	-----	6,523 12
Other real estate owned	-----	-----	1,550 00	-----	1,550 00
Due from other than reserve banks	-----	-----	10,507 52	-----	16,114 68
Due from reserve banks	-----	-----	-----	-----	-----
Cash on hand	-----	-----	9,000 00	-----	9,500 00
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	-----	\$206,051 27	-----	\$207,022 98
<b>LIABILITIES.</b>					
Capital	-----	-----	-----	-----	-----
Surplus	-----	-----	-----	-----	-----
Undivided profits, less expenses and taxes paid	-----	-----	\$50,000 00	-----	\$50,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	-----	715 00	-----	715 00
Due to other banks	-----	-----	21,545 15	-----	17,024 49
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual certificates of deposit	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	223,791 12	-----	228,083 49
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$206,051 27	-----	\$207,022 98

## 366. BANK OF SUNNYVALE—SUNNYVALE.

Incorporated December 8, 1905.

OFFICERS—C. C. Spalding, President; C. A. Austin, Vice-President; F. B. Hughes, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. C. Spalding, C. A. Austin, W. H. Patterson, Jas. Ryan, J. F. Spalding, F. B. Hughes, Charlie H. Spalding.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 1, 1913.	Combined June 14, 1913.
Loans		\$80,291 62		\$164,482 62	\$163,491 06
Overdrafts		282 28		282 28	47 32
Bonds and other securities		16,334 00		16,334 00	10,269 62
Bank premises		12,231 50		12,231 50	10,000 00
Furniture and fixtures		2,000 00		2,000 00	2,000 00
Safe deposit vaults					
Other real estate owned		4,081 68		4,081 68	
Due from other than reserve banks					
Due from reserve banks		19,758 85	2,500 00	22,258 85	12,103 18
Cash on hand		9,540 27	2,406 32	11,946 59	10,692 67
Exchanges for clearing house					
Checks and other cash items		41 47		41 47	104 45
Other assets					
Totals		\$144,491 67	\$89,167 32	\$233,658 99	\$208,750 30
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		2,000 00	5,000 00	7,000 00	5,500 00
Bills payable, including certificates of deposit representing money borrowed		306 84		306 84	175 03
Due to other banks		10,000 00		10,000 00	25,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		98,587 35		98,587 35	63,233 14
Demand certificates of deposit		1,042 25		1,042 25	3,803 62
Time certificates of deposit		1,000 00		1,000 00	
Savings deposits			79,167 32	79,167 32	78,883 91
Certified checks		56 40		56 40	
Cashier's checks					
State, county and municipal deposits		11,000 00		11,000 00	7,000 00
Postal savings deposits		498 83		498 83	163 00
Other liabilities					
Totals		\$144,491 67	\$89,167 32	\$233,658 99	\$208,750 30

# 367 AND 367A. FARMERS AND MERCHANTS' BANK—SANTA PAULA.

Incorporated December 20, 1905.

OFFICERS—J. M. Sharp, President; Roger G. Edwards, Vice-President; M. N. Shedenhelm, Cashier, Secretary and Treasurer; L. C. Ramsaur, Assistant Cashier; E. C. Cary, Manager Saticoy Branch.  
DIRECTORS—J. M. Sharp, C. Thorpe, R. G. Edwards, John Irwin, C. I. Peck, David Darling, Benj. E. Merrill.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$170,772 96	\$33,520 00	\$204,292 96	\$198,366 33
Overdrafts		144 13		144 13	43 48
Bonds and other securities		32,100 00		32,100 00	34,600 00
Bank premises		28,100 42		28,100 42	26,408 37
Furniture and fixtures		6,559 86		6,559 86	6,643 94
Safe deposit vaults					
Other real estate owned		3,272 78		3,272 78	841 64
Due from other than reserve banks		36,324 83	1,364 65	37,689 48	16,286 35
Due from reserve banks		13,959 73	1,572 84	15,532 57	14,161 78
Cash on hand					
Exchanges for clearing house					
Checks and other cash items		887 15		887 15	812 37
Other assets					
Totals		\$292,121 81	\$36,457 49	\$328,579 30	\$298,164 26
LIABILITIES.					
Capital		\$70,000 00	\$5,000 00	\$75,000 00	\$75,000 00
Surplus		1,300 00		1,300 00	750 00
Undivided profits, less expenses and taxes paid		384 81	66 23	651 04	348 30
Bills payable, including certificates of deposit representing money borrowed					30,000 00
Due to other banks					280 46
Due to banks, reserve deposits					6 00
Dividends unpaid					
Individual deposits subject to check		164,344 67		164,344 67	108,762 99
Time certificates of deposit		3,584 55		3,584 55	
Savings deposits		20,930 67		20,930 67	13,895 72
Certified checks			31,391 26	31,391 26	37,383 32
Cashier's checks		200 00		200 00	200 00
State, county and municipal deposits		767 71		767 71	34 47
Postal savings deposits		30,400 00		30,400 00	31,500 00
Other liabilities					
Totals		\$292,121 81	\$36,457 49	\$328,579 30	\$298,164 26

NOTE.—The above statements include the business of the Saticoy branch office.



## 368. "THE PRODUCERS' SAVINGS BANK"—VISALIA.

Incorporated December 30, 1905.

OFFICERS—S. Mitchell, President; A. Lewis, Vice-President; C. M. Griffith, Cashier, Secretary and Treasurer; C. E. Coughran, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. Mitchell, A. Lewis, Geo. Morrill, Nathan Levy, B. M. Maddox, Chas. Togni, H. M. Mooney.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$291,046 32		\$242,192 53
Overdrafts				
Bonds and other securities				
Bank premises				
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		8,947 35		20,648 72
Cash on hand		5,400 00		4,000 00
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$305,393 67		\$267,441 25
LIABILITIES.				
Capital				\$25,000 00
Surplus				10,000 00
Undivided profits, less expenses and taxes paid				2,711 50
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks		3,973 62		
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit		10,499 50		
Savings deposits		255,920 55		259,729 75
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$305,393 67		\$267,441 25

## 369. "HAYWARDS BANK OF SAVINGS"—HAYWARD.

Incorporated January 2, 1906.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—I. B. Parsons, F. C. Winton, F. I. Lemos, E. O. Webb, Chas. Allen, Stuart Hawley, J. C. With.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOADS</b>				
Overdrafts		\$349,319 07		\$293,968 40
Bonds and other securities				
Bank premises		43,425 00		43,945 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		11,528 63		9,529 24
Due from reserve banks		9,189 44		14,284 02
Cash on hand		7,500 00		7,000 00
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$420,962 14		\$368,726 66
<b>LIABILITIES.</b>				
Capital				
Surplus		\$47,000 00		\$31,900 00
Undivided profits, less expenses and taxes paid		7,000 00		5,115 12
Bills payable, including certificates of deposit representing money borrowed		8,229 67		6,768 13
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks		358,732 47		324,943 41
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$420,962 14		\$368,726 66

## 370. CITIZENS' SAVINGS BANK—HOLLYWOOD.

Incorporated January 13, 1906.

OFFICERS—Edwin O. Palmer, President; B. S. Phelps, Vice-President; G. G. Greenwood, Secretary and Cashier; Gilbert H. Beesmyer, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edwin O. Palmer, B. S. Phelps, G. G. Greenwood, Gilbert H. Beesmyer, E. F. Bogardus, P. J. Beveridge, Sanford Rich.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>					
Loans					\$170,785 00
Overdrafts			\$221,425 00		
Bonds and other securities.					
Bank premises			25,730 00		30,230 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks.			12,015 61		12,545 64
Due from reserve banks.			21,710 87		23,383 57
Cash on hand.			6,000 00		4,500 00
Exchanges for clearing house.					
Checks and other cash items.					
Other assets					
Totals			\$286,879 48		\$241,394 21
<b>LIABILITIES.</b>					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid.			5,000 00		4,000 00
Bills payable, including certificates of deposit.			8,374 16		4,034 92
Due to other banks.					
Due to banks, reserve deposits.					
Dividends unpaid					
Individual deposits subject to check.					
Demand certificates of deposit.					
Time certificates of deposit.					
Savings deposits			34,888 80		32,681 29
Certified checks			201,236 52		163,278 00
Cashier's checks					
State county and municipal deposits.					
Postal savings deposits.			12,400 00		12,400 00
Other liabilities					
Totals			\$286,879 48		\$241,394 21

## 371. STANISLAUS COUNTY SAVINGS BANK—OAKDALE.

Incorporated January 23, 1905.

OFFICERS—Edward Rodden, President; L. F. Brichetto, Vice-President; W. L. Rodden, Cashier; W. Rodden, Assistant Cashier.  
 DIRECTORS—E. Rodden, W. L. Rodden, L. F. Brichetto, I. Monroe, J. C. Laughlin, A. L. Letch, T. F. Snedigar.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	Overdrafts		\$231,756 83		\$238,128 35
	Bonds and other securities				
	Bank premises		72,482 50		86,745 00
	Furniture and fixtures				
	Safe deposit vaults				
	Other real estate owned		25,975 38		34 16
	Due from other than reserve banks		56,693 46		14,952 00
	Due from reserve banks		6,600 00		5,500 00
	Cash on hand				
	Exchanges for clearing house				
	Checks and other cash items				
	Other assets				
Totals			\$303,508 20		\$335,350 51
LIABILITIES.					
Capital					
Surplus			\$30,000 00		\$30,000 00
Undivided profits, less expenses and taxes paid			12,000 00		6,000 00
Bills payable, including certificates of deposit representing money borrowed			10,456 48		7,339 83
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			338,051 72		5,000 00
Certified checks					287,019 68
Cashier's checks					
State, county and municipal deposits			5,000 00		
Postal savings deposits					
Other liabilities					
Totals			\$303,508 20		\$335,350 51



# 372, 372A AND 372B. SAN RAMON VALLEY BANK—WALNUT CREEK.

Incorporated June 28, 1907.

OFFICERS—N. S. Boone, President; Arthur Burton, Vice-President; E. D. Porter, Vice-President; Guy E. Green, Manager; Jos. L. Silveira, Secretary; Treasurer and Cashier; F. A. Marshall, Assistant Cashier.  
 DIRECTORS—M. F. Russi, W. K. Cole, Jos. L. Silveira, Arthur Burton, A. P. Borges, E. I. Hutchinson, J. F. Baldwin, N. S. Boone, E. D. Porter.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b> -----	\$195,329 06	\$125,657 54	\$320,986 60	\$263,117 73
Overdrafts-----	1,341 15	---	1,341 15	722 87
Bonds and other securities-----	19,297 36	37,592 33	56,889 89	54,215 53
Bank premises-----	5,100 00	24,683 78	29,783 78	22,583 13
Furniture and fixtures-----	2,607 29	---	2,607 29	5,598 20
Safe deposit vaults-----	---	---	---	289 50
Other real estate owned-----	---	---	---	---
Due from other than reserve banks-----	24,987 53	---	24,987 53	14,397 73
Due from reserve banks-----	37,803 38	7,786 43	45,590 01	58,478 47
Cash on hand-----	12,288 03	4,870 48	17,159 11	14,173 95
Exchanges for clearing house-----	---	---	---	---
Checks and other cash items-----	805 42	---	805 42	405 08
Other assets-----	---	---	---	---
<b>Totals</b> -----	\$299,760 22	\$200,540 56	\$500,300 78	\$413,952 19
<b>LIABILITIES.</b>				
<b>Capital</b> -----	\$90,000 00	\$15,000 00	\$75,000 00	\$50,000 00
Surplus-----	6,750 00	13,250 00	20,000 00	10,000 00
Undivided profits, less expenses and taxes paid-----	1,122 48	1,019 74	2,142 22	5,361 23
Bills payable, including certificates of deposit representing money borrowed-----	---	---	---	---
Due to other banks-----	34,486 97	---	34,486 97	14,282 79
Due to banks, reserve deposits-----	---	---	---	---
Individual deposits subject to check-----	48 00	---	48 00	---
Individual certificates subject to check-----	156,654 17	---	156,654 17	164,833 57
Demand certificates of deposit-----	12 00	---	12 00	30 00
Time certificates of deposit-----	27,800 00	---	27,800 00	305 00
Savings deposits-----	---	151,270 82	151,270 82	141,957 36
Certified checks-----	60 00	---	60 00	---
Cashier's checks-----	973 25	---	973 25	2,182 24
State, county and municipal deposits-----	11,250 00	20,000 00	31,250 00	25,000 00
Postal savings deposits-----	10	---	10	---
Other liabilities-----	603 25	---	603 25	---
<b>Totals</b> -----	\$299,760 22	\$200,540 56	\$500,300 78	\$413,952 19

NOTE.—The above statements include the business of the Danville and Concord branch offices.

## 373. CITIZENS' SAVINGS BANK OF ALAMEDA—ALAMEDA.

Incorporated March 6, 1906.

OFFICERS—James K. Lynch, President; S. E. Biddle, Jr., Vice-President; Frank V. Bordwell, Cashier; C. J. Hammond, Jr., Assistant Cashier.  
 DIRECTORS—James K. Lynch, S. E. Biddle, Jr., H. D. Clark, I. L. Bryner, D. L. Westover, L. A. Konigshofer, W. G. Tibbitts, James Tyson, Chas. C. Boynton.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$485,572 37		\$400,568 98
Overdrafts				
Bonds and other securities		34,069 33		24,698 50
Bank premises		65,000 00		65,000 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		35,812 83		26,763 25
Cash on hand		11,380 52		9,043 54
Exchanges for clearing house				220 05
Checks and other cash items				
Other assets				
Totals		\$631,835 05		\$532,294 32
LIABILITIES.				
Capital				
Surplus		\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid		15,000 00		15,000 00
Bills payable, including certificates of deposit representing money borrowed		11,475 94		7,793 47
Due to other banks				
Due to banks				
Due to banks—reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Individual certificates of deposit				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		551,163 73		450,500 85
Certified checks				
Cashier's checks		400 00		
State, county and municipal deposits				
Postal savings deposits		3,795 38		
Other liabilities				
Totals		\$631,835 05		\$532,294 32

## 374. CITIZENS' SAVINGS BANK OF COMPTON—COMPTON.

Incorporated March 7, 1906.

OFFICERS—J. J. Harshman, President; E. T. Sherer, Vice-President; E. E. Elliott, Cashier and Secretary.

DIRECTORS—J. J. Harshman, E. T. Sherer, W. H. Craig, P. E. Hoag, E. E. Elliott.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>				
Overdrafts		\$75,597 75		\$69,950 00
Bonds and other securities				
Bank premises		12,226 71		12,177 50
Furniture and fixtures				
Safe deposit vaults		250 00		250 00
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		12,762 85		3,180 31
Cash on hand		1,623 39		1,472 14
Exchanges for clearing house				
Checks and other cash items				
Other assets				
<b>Totals</b>		\$102,460 70		\$87,038 95
<b>LIABILITIES.</b>				
Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		3,000 00		2,000 00
Bills payable, including certificates of deposit representing money borrowed		3,699 76		3,434 73
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		61,850 94		47,604 22
Certified checks				
Cashier's checks				
State, county and municipal deposits		9,000 00		9,000 00
Postal savings deposits				
Other liabilities				
<b>Totals</b>		\$102,460 70		\$87,038 95

## 375. BANK OF NORWALK—NORWALK.

Incorporated March 12, 1906.

OFFICERS—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Cashier and Secretary; Phosa Roberts, Assistant Cashier.

DIRECTORS—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, C. M. Church, J. G. Smith, J. S. Horst.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans				\$123,800 04
Overdrafts	\$120,625 19			211 73
Bonds and other securities	482 84			12,000 00
Bank premises	11,250 00			
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	6,229 36			7,827 63
Cash on hand	9,793 84			8,805 53
Exchanges for clearing house				
Checks and other cash items	6 50			89 21
Other assets				
Totals	\$148,390 63			\$152,734 21
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$25,000 00			7,000 00
Undivided profits, less expenses and taxes paid	10,000 00			1,490 05
Bills payable, including certificates of deposit representing money borrowed	1,489 78			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	80,862 82			85,525 07
Demand certificates of deposit	140 00			200 00
Time certificates of deposit	20,898 03			23,519 09
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	10,000 00			10,000 00
Postal savings deposits				
Other liabilities				
Totals	\$148,390 63			\$152,734 21



## 376. HARBOR CITY SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 15, 1906.

OFFICERS—Chas. Nicholai, President; James Weir, Vice-President; James H. Dodson, Vice-President; A. G. Sepulveda, Cashier, Secretary and Treasurer.  
 DIRECTORS—Chas. Nicholai, James Weir, James H. Dodson, Karl Stromson, Ed Amer, R. D. Sepulveda, R. G. Dupuy, W. A. Bonying, J. G. Austin, A. G. Sepulveda, E. B. Moores.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$180,713 24		\$189,271 61
Overdrafts				
Bonds and other securities		13,800 00		14,062 71
Bank premises				
Furniture and fixtures		1,900 00		2,100 00
Safe deposit vaults				
Other real estate owned		4,410 52		
Due from other than reserve banks				
Due from reserve banks		3,553 09		9,194 10
Cash on hand		6,814 38		5,212 18
Exchanges for clearing house				
Checks and other cash items		133 23		563 64
Other assets		170 05		62 35
Totals		\$211,494 51		\$170,456 59
LIABILITIES.				
Capital				\$25,000 00
Surplus		\$25,000 00		5,000 00
Undivided profits, less expenses and taxes paid		7,000 00		4,659 93
Bills payable, including certificates of deposit representing money borrowed		5,452 91		
Due to other banks				
Due to banks, reserve deposits		9,229 80		
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit		92,919 05		22,516 13
Savings deposits		127,716 89		100,415 50
Certified checks				
Cashier's checks		2,175 86		865 03
State, county and municipal deposits				
Postal savings deposits		12,000 00		12,000 00
Other liabilities				
Totals		\$211,494 51		\$170,456 59

# 377. ORANGE SAVINGS BANK—ORANGE.

Incorporated March 16, 1906.

OFFICERS—D. C. Pixley, President; P. W. Ehlen, Vice-President; J. R. Porter, Cashier, Secretary and Treasurer.  
DIRECTORS—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, C. B. Campbell.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts	-----		\$267,095 00		\$303,650 00
Bonds and other securities	-----				
Bank premises	-----		7,176 20		7,246 20
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----				
Cash on hand	-----		14,665 23		47,332 47
Exchanges for clearing house	-----		7,303 83		6,410 00
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$296,300 26		\$364,728 67
LIABILITIES.					
Capital					
Surplus	-----		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	-----		13,000 00		10,000 00
Bills payable, including certificates of deposit	-----		6,801 15		8,512 47
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		39,984 98		70,983 18
Certified checks	-----		206,706 84		247,205 34
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----		2,747 29		3,027 08
Totals	-----		\$296,300 26		\$364,728 67

## 379 AND 379A. STATE BANK OF POMONA—POMONA.

Incorporated March 30, 1906.

OFFICERS—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Cashier and Secretary; H. J. Vaniman, Assistant Cashier; Lynn S. Bindsall, Assistant Cashier.  
 DIRECTORS—J. W. Fulton, J. E. McGowan, S. E. Yundt, A. C. Abbott, J. A. Gallup, E. R. Yundt, H. J. Vaniman.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$403,639 74			\$529,816 87
Overdrafts		120 83			483 63
Bonds and other securities		75,755 35			47,003 80
Bank premises		38,800 00			38,800 00
Furniture and fixtures					
Safe deposit vaults		4,300 00			5,500 00
Other real estate owned					
Due from other than reserve banks		1,003 43			20,588 71
Due from reserve banks		94,965 99			68,027 53
Cash on hand		46,604 64			39,008 63
Exchanges to clearing house		1,308 55			530 26
Checks and other cash items		18 15			26 00
Other assets					
Totals		\$607,493 68			\$750,375 43
LIABILITIES.					
Capital					
Surplus		\$75,000 00			\$75,000 00
Undivided profits, less expenses and taxes paid		5,000 00			3,000 00
Bills payable, including certificates of deposit representing money borrowed		9,367 62			8,336 75
Due to other banks					
Due to banks, reserve deposits		244 50			13,097 86
Dividends unpaid					120 00
Individual deposits subject to check		292,313 13			329,717 25
Demand certificates of deposit		5,865 00			1,460 50
Time certificates of deposit		73,404 02			265,115 00
Savings deposits					
Certified checks		179,377 68			
Cashier's checks		4,884 73			17,403 17
State, county and municipal deposits		22,000 00			37,000 00
Postal savings deposits					124 90
Other liabilities					
Totals		\$607,496 68			\$750,375 43

NOTE.—The above statements include the business of the Lordsburg branch office.

## 380. CITIZENS' SAVINGS BANK OF UPLAND—UPLAND.

Incorporated May 11, 1906.

OFFICERS—Chas. E. Harwood, President; M. F. Palmer, Vice-President and Manager; R. C. Norton, Cashier, Secretary and Treasurer;  
 Eva M. Gerry, Assistant Cashier.  
 DIRECTORS—Chas. E. Harwood, M. F. Palmer, M. H. Bordwell, F. L. Purvis, A. P. Harwood, W. T. Leeke, E. T. Jordan.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$111,415 00		\$96,990 00
Bonds and other securities					
Bank premises			6,103 60		6,103 60
Furniture and fixtures					
Safe deposit vaults			1,247 00		1,247 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand			3,534 31		10,760 98
Exchanges for clearing house			2,316 97		4,411 37
Checks and other cash items					
Other assets					
Totals			\$124,646 88		\$119,512 95
<b>LIABILITIES.</b>					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			4,000 00		3,000 00
Bills payable, including certificates of deposit representing money borrowed			1,481 03		1,488 83
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check			89,107 85		
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			5,000 00		5,000 00
Other liabilities			58 00		50 00
Totals			\$124,646 88		\$119,512 95



## 381. THE GRIDLEY STATE BANK—GRIDLEY.

Incorporated May 14, 1906.

OFFICERS—H. M. Serkland, President; H. C. Veatch, Vice-President; B. H. Whitney, Cashier and Treasurer; R. M. Veatch, Secretary and Assistant Cashier.  
 DIRECTORS—H. M. Serkland, C. W. Putnam, John Moreland, J. F. Schaeffer, W. H. Gilstrap, H. C. Veatch, B. W. Whitney.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$87,667 95			\$63,389 82
Bonds and other securities	942 81			679 66
Bank premises	35 95			
Furniture and fixtures				
Safe deposit vaults	2,428 66			2,551 66
State deposit vaults	194 77			194 77
Other real estate owned				
Due from other than reserve banks				9,355 88
Due from reserve banks	9,481 23			12,759 88
Cash on hand	3,328 01			3,682 03
Exchanges for clearing house	192 20			
Checks and other cash items				732 47
Other assets				
Totals	\$104,270 94			\$86,296 17
LIABILITIES.				
Capital				
Surplus	\$80,000 00			\$38,200 00
Undivided profits, less expenses and taxes paid	1,500 00			750 00
Bills payable, including certificates of deposit representing money borrowed	3,044 59			1,006 54
Due to other banks				9,000 00
Due to banks, reserve deposits				
Dividends unpaid				31 20
Individual deposits subject to check	60,546 25			37,060 81
Demand certificates of deposit				
Time certificates of deposit	9,130 10			10,247 62
Savings deposits				
Certified checks				
Cashier's checks	50 00			
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$104,270 94			\$86,296 17

# 382. FULLERTON SAVINGS BANK—FULLERTON.

Incorporated June 14, 1906.

OFFICERS—B. G. Balcom, President; E. E. Balcom, Vice-President, Cashier and Secretary; J. H. McDermott, Treasurer; R. B. Robinson, Assistant Cashier.

DIRECTORS—B. G. Balcom, Erwin Barr, A. C. Bowers, J. H. McDermott, E. E. Balcom.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
Loans		\$191,650 82	\$172,877 00
Overdrafts			
Bonds and other securities			
Bank premises		14,000 00	14,000 00
Furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks		22,229 91	16,337 42
Cash on hand		6,055 70	6,243 02
Exchanges for clearing house			
Checks and other cash items			
Other assets			
Totals		\$233,936 43	\$209,457 44
LIABILITIES.			
Capital		\$25,000 00	\$25,000 00
Surplus		5,000 00	2,500 00
Undivided profits, less expenses and taxes paid		6,798 94	5,132 15
Bills payable, including certificates of deposit representing money borrowed			
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check			
Demand certificates of deposit			
Time certificates of deposit			
Savings deposits		18,586 77	35,889 26
Certified checks		166,050 72	128,403 03
Cashier's checks			
State, county and municipal deposits		12,500 00	12,500 00
Postal savings deposits			
Other liabilities			
Totals		\$233,936 43	\$209,457 44

# 383 AND 383A. BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 17, 1906.

OFFICERS—D. L. Westover, President; R. W. Westover, Vice-President, Manager and Cashier; Geo. J. Krattiger, Secretary.  
DIRECTORS—D. L. Westover, Chas. C. Boynton, R. W. Westover, Chas. L. Tisdale, I. L. Bryner, Wm. W. Westover, S. E. Biddle.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$133,259 37			\$231,986 75
Overdrafts		330 95		\$902,117 22	330 95
Bonds and other securities		18,000 00		18,000 00	208 80
Bank premises					18,704 08
Furniture and fixtures					3,800 00
Safe deposit vaults		3,752 55		3,752 55	
Other real estate owned					2,008 21
Due from other than reserve banks		22,897 46	19,750 31	42,557 77	36,653 31
Due from reserve banks		11,819 02	4,534 30	16,353 92	12,740 09
Cash on hand					
Exchanges for clearing house		354 48		354 48	
Checks and other cash items		90 00		90 00	638 98
Other assets					
Totals		\$191,014 43	\$153,142 46	\$344,156 89	\$397,337 22
LIABILITIES.					
Capital		\$20,000 00			\$50,000 00
Surplus		3,000 00		5,000 00	3,100 00
Undivided profits, less expenses and taxes paid		1,264 33	2,979 50	4,184 03	4,903 15
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		134,027 90		134,027 90	121,027 58
Demand certificates of deposit		3,286 00		3,286 00	6,019 79
Time certificates of deposit					4,060 00
Savings deposits			128,162 96	128,162 93	100,992 70
Certified checks		3,345 00		3,346 00	544 00
Cashier's checks					
State, county and municipal deposits		16,150 00		16,150 00	16,150 00
Postal savings deposits					
Other liabilities					
Totals		\$191,014 43	\$153,142 46	\$344,156 89	\$397,337 22

NOTE.—The above statements include the business of the Melrose branch office.

# 384. THE CITIZENS' BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 26, 1906.

OFFICERS—John R. Hodge, President; F. R. Schultz, Vice-President; L. R. Robertson, Cashier, Manager and Secretary; J. E. Spafford, Assistant Cashier; R. F. Thurston, Assistant Cashier.  
DIRECTORS—J. M. Carr, D. M. Heagerty, T. Jensen, N. Christianson, C. Lepori, C. E. Archer, L. R. Robertson, A. H. Kopperude, F. J. Schultz, Geo. R. Warren, John R. Hodge.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$70,495 64	\$146,700 00	\$217,195 64	\$199,906 11
Overdrafts		24 39		24 39	63 98
Bonds and other securities					777 50
Bank premises					27,000 00
Furniture and fixtures		17,336 00	10,000 00	27,336 00	
Safe deposit vaults					
Other real estate owned		5,353 00		5,353 00	5,157 50
Due from other than reserve banks		3,975 30	3,792 35	7,767 65	1,711 00
Due from reserve banks		34 07		34 07	1,217 89
Cash on hand		46,919 49	26,404 38	73,323 87	104,000 05
Exchanges for clearing house		17,819 22	5,307 91	21,127 13	14,837 54
Checks and other cash items					153 22
Other assets		58 76		58 76	
Totals		\$102,016 07	\$190,264 65	\$352,280 72	\$354,824 79
LIABILITIES.					
Capital		\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Surplus		4,500 00	8,000 00	12,500 00	8,500 00
Undivided profits, less expenses and taxes paid		278 89	7,910 51	8,189 40	8,228 59
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid		40 00		40 00	12 50
Individual deposits subject to check		139,844 68		139,844 68	154,182 88
Demand certificates of deposit		452 50		452 50	8,832 06
Time certificates of deposit		900 00		900 00	8,709 81
Savings deposits			164,354 14	164,354 14	146,228 95
Certified checks		1,000 00		1,000 00	10 69
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$102,016 07	\$190,264 65	\$352,280 72	\$354,824 79



## 386. BANK OF SHERMAN—SHERMAN.

Incorporated August 28, 1906.

OFFICERS—H. Eller, President; P. T. Durfy, Vice-President; Thos. Feron, Cashier.

DIRECTORS—H. Eller, P. T. Durfy, P. E. Benedict, A. I. Smith, L. T. Swall.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1913.
Loans				\$74,418 35
Overdrafts	\$82,218 00			170 07
Bonds and other securities	57 40			5,400 00
Bank premises	5,000 00			4,503 20
Furniture and fixtures	4,363 20			1,500 00
Sale deposit vaults	1,000 00			
Other real estate owned	5,373 89			5,373 89
Due from other than reserve banks	2,242 80			1,280 12
Due from reserve banks	20,193 63			24,744 58
Cash on hand	5,323 35			8,108 62
Exchanges for clearing house				
Checks and other cash items	3 00			64 00
Other assets				
Totals	\$125,915 27			\$125,237 23
LIABILITIES.				
Capital	\$25,000 00			\$25,000 00
Surplus	2,500 00			1,500 00
Undivided profits, less expenses and taxes paid	2,271 54			1,927 22
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	351 00			444 00
Individual deposits subject to check	76,826 57			76,311 74
Demand certificates of deposit	2,765 00			3,677 50
Time certificates of deposit	15,067 00			12,800 57
Savings deposits				
Certified checks				
Cashier's checks	208 56			601 82
State, county and municipal deposits				3,389 98
Postal savings deposits				
Other liabilities				
Totals	\$125,915 27			\$125,237 23

# 388. CITIZENS STATE BANK OF SAWTELLE—SAWTELLE, CALIFORNIA—SAWTELLE.

Incorporated September 20, 1906.

OFFICERS—R. F. McClellan, President; W. E. Sawtelle, Vice-President; W. W. Haskell, Secretary, Cashier and Treasurer; G. G. McClellan, Assistant Cashier; T. T. Turner, Assistant Cashier.

DIRECTORS—R. F. McClellan, W. E. Sawtelle, L. D. Loomis, J. L. Brady, A. L. King.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$239,486 83			\$192,893 91
Overdrafts					1 00
Bonds and other securities		35,136 34			24,854 37
Bank premises		4,000 00			3,240 83
Furniture and fixtures		2,749 93			3,000 00
Safe deposit vaults					
Other real estate owned		225 05			7,569 87
Due from other than reserve banks		74,509 02			39,080 23
Due from reserve banks		22,298 27			25,300 76
Cash on hand					
Exchanges for clearing house					227 15
Checks and other cash items		129 80			
Other assets					
Totals		\$378,535 24			\$395,257 62
LIABILITIES.					
Capital		\$50,000 00			\$50,000 00
Surplus		9,400 00			8,259 00
Undivided profits, less expenses and taxes paid		3,783 91			1,139 87
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks					
Dividends unpaid					
Individual deposits subject to check		248,069 61			177,874 92
Demand certificates of deposit		64 40			
Time certificates of deposit		43,033 23			40,401 23
Savings deposits		600 00			2,900 00
Cashier's checks		4,961 60			25 00
State, county and municipal deposits		955 49			
Postal savings deposits		17,974 00			14,666 60
Other liabilities					
Totals		\$378,535 24			\$395,257 62

NOTE.—The above statements include the business of the Palms branch office.

### 389. ALHAMBRA SAVINGS BANK—ALHAMBRA.

Incorporated September 22, 1906.

OFFICERS—H. S. McDonald, President; Elmer E. Baily, Vice-President; R. F. Bishop, Vice-President; E. L. McCormick, Secretary and Cashier; Wm. H. Bedell, Assistant Secretary and Assistant Cashier.

DIRECTORS—H. D. McDonald, Elmer E. Bailey, R. F. Bishop, E. L. McCormack, S. D. Crow, W. M. Northrup, B. H. McDonald.

#### Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS.</b>					
Overdrafts			\$216,491 78		\$193,345 00
Bonds and other securities			14,125 00		14,125 00
Bank premises			24,923 00		
Furniture and fixtures					
Safe deposit vaults			450 00		550 00
Other real estate owned					
Due from other than reserve banks			18,000 92		39,480 57
Due from reserve banks			4,287 81		4,243 74
Cash on hand			37 55		
Exchanges for clearing house					
Checks and other cash items					
Other assets					
<b>Totals</b>			\$278,376 06		\$242,744 31
<b>LIABILITIES.</b>					
Capital					\$25,000 00
Surplus			\$25,000 00		6,000 00
Undivided profits, less expenses and taxes paid			8,000 00		4,085 16
Bills payable, including certificates of deposit representing money borrowed			4,355 66		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit			24,995 66		25,407 53
Time certificates of deposit			200,192 27		109,440 39
Savings deposits					331 23
Certified checks					
Cashier's checks					
State, county and municipal deposits			12,500 00		12,500 00
Postal savings deposits					
Other liabilities			855 06		
<b>Totals</b>			\$278,376 06		\$242,744 31

## 390. NILES STATE BANK—NILES.

Incorporated September 24, 1906.

OFFICERS—August May, President; F. B. Granger, Vice-President; Chas. Evans, Cashier, Secretary and Treasurer.  
 DIRECTORS—August May, F. B. Granger, H. A. Mosher, A. J. Mount, Chas. Evans.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$49,548 22			\$46,312 42
Overdrafts				
Bonds and other securities				15,216 51
Bank premises	19,833 70			7,065 45
Furniture and fixtures	7,035 45			2,241 50
Safe deposit vaults	2,241 50			
Other real estate owned				
Due from other than reserve banks	814 07			1,449 98
Due from reserve banks	58,699 08			30,794 88
Cash on hand	11,961 72			7,328 97
Exchanges for clearing house				
Checks and other cash items				
Other assets	1,269 71			
Totals	\$151,365 05			\$110,409 81
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed	1,330 06			767 03
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	75,220 87			
Demand certificates of deposit				
Time certificates of deposit	38,133 41			48,942 06
Savings deposits				
Certified checks				
Cashier's checks	600 00			29,169 33
State, county and municipal deposits				
Postal savings deposits	10,400 00			5,400 00
Other liabilities	630 71			1,191 39
Totals	\$151,365 05			\$110,409 81



## 391 AND 391B. GLOBE SAVINGS BANK—LOS ANGELES.

Incorporated October 5, 1906.

OFFICERS—Chas. Elder, President; A. C. Hupp, Vice-President; F. H. Hasckell, Vice-President; Jas. A. Foshay, Vice-President; R. H. Morse, Cashier and Treasurer; G. M. Derby, Assistant Cashier; C. W. Mattson, Assistant Cashier; W. D. Deeble, Secretary.  
 DIRECTORS—Chas. Elder, Jas. A. Foshay, W. D. Deeble, R. H. Morse, Chas. Cassett Davis, W. F. Ball, Dr. H. M. Bishop, R. D. List, Charles Lloyd, M. N. Newmark, A. C. Hupp, G. M. Derby, A. J. Waters, F. H. Hasckell, W. E. Gibbons.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$708,339 24		\$1,745,371 54	\$1,037,739 72
Overdrafts		6,108 22		6,108 22	2,780 14
Bonds and other securities		20,336 30		20,336 30	20,336 30
Bank premises					
Furniture and fixtures					
Sale deposit vaults		42,064 99	60,015 51	102,080 50	3,568 69
Other real estate owned					
Due from other than reserve banks		18,435 83		18,435 83	75,429 34
Due from reserve banks		131,921 56	215,301 16	330,822 72	352,907 41
Cash on hand		107,967 03	185,962 08	293,949 71	149,499 37
Exchanges for clearing house					
Checks and other cash items		543 88	228 45	735 33	9,978 78
Other assets		1,065 46	629 91	1,695 37	1,813 93
Totals		\$1,129,785 51	\$1,409,770 01	\$2,539,555 52	\$2,254,463 11
LIABILITIES.					
Capital		\$200,000 00	\$200,000 00	\$300,000 00	\$300,000 00
Surplus			14,000 00	14,000 00	10,000 00
Undivided profits, less expenses and taxes paid			92,339 79	120,245 34	30,400 67
Bills payable, including certificates of deposit representing money borrowed		27,965 55			
Due to other banks			3,844 05	3,844 05	
Due to banks, reserve deposits		59,651 73		59,651 73	52,824 01
Dividends unpaid					156 00
Individual deposits subject to check			126 00	126 00	
Demand certificates of deposit		882,571 36		882,571 36	888,485 20
Savings deposits		2,539 22		2,539 22	13,324 96
Time certificates of deposit			12,226 00	12,226 00	24,022 43
Certified checks			990,413 80	990,413 80	892,857 91
Cashier's checks		855 46	308 57	1,224 03	353 62
State, county and municipal deposits					
Postal savings deposits		5,000 00	20,451 20	20,451 20	36,475 58
Other liabilities				5,000 00	5,527 73
Totals		\$1,129,785 51	\$1,409,770 01	\$2,539,555 52	\$2,254,463 11

NOTE.—The above statements include the business of the Broadway and Eighth street branch office at 337 South Hill street February 18, 1913.

## 392. STATE BANK OF NEWPORT—NEWPORT BEACH.

Incorporated October 12, 1906.

OFFICERS—Lew H. Wallace, President; S. Townsend, Vice-President; Chas. H. Wallace, Cashier and Secretary; Max R. Wallace, Assistant Cashier.

DIRECTORS—S. Townsend, Lew H. Wallace, Ed H. Wallace, Chas. H. Wallace, Mary Gorman Hooper.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$56,881 85			\$51,909 12
Overdrafts		44 88			141 11
Bonds and other securities		13,890 37			12,890 37
Bank premises		7,187 38			6,447 00
Furniture and fixtures		3,139 65			2,665 10
Safe deposit vaults					350 00
Other real estate owned					
Due from other than reserve banks		17,105 89			2,960 30
Due from reserve banks		6,330 54			3,584 41
Cash on hand					
Exchanges for clearing house		242 72			61 75
Checks and other cash items		39 38			
Other assets					
Totals		\$104,832 66			\$81,009 16
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		2,350 00			2,101 10
Bills payable, including certificates of deposit representing money borrowed					640 57
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		60,337 16			39,195 49
Individual certificates of deposit					
Demand certificates of deposit					
Time certificates of deposit		4,996 97			3,169 35
Savings deposits					
Certified checks					
Cashier's checks		1,648 53			402 65
State, county and municipal deposits		10,500 00			10,500 00
Postal savings deposits					
Other liabilities					
Totals		\$104,832 66			\$81,009 16

## 394. MONTAGUE BANKING COMPANY—MONTAGUE.

Incorporated December 26, 1906.

OFFICERS—Henry L. Davis, President; E. Reichman, Vice-President; Arthur Simon, Cashier and Secretary.

DIRECTORS—Henry L. Davis, E. Reichman, E. D. Terwilliger, Arthur Simon.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$179,754 01			\$147,938 63
Overdrafts	185 39			882 09
Bonds and other securities	20,000 00			
Bank prepaies	6,019 77			6,336 57
Furniture and fixtures	3,054 52			3,114 92
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	21,910 83			26,392 14
Cash on hand	12,654 40			11,178 03
Exchanges for clearing house				
Checks and other cash items	588 21			180 69
Other assets	173 20			740 57
Totals	\$244,349 33			\$193,763 67
LIABILITIES.				
Capital	\$50,000 00			\$50,000 00
Surplus	4,000 00			3,000 00
Undivided profits, less expenses and taxes paid	4,171 85			5,523 98
Bills payable, including certificates of deposit representing money borrowed	30,000 00			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	119,079 15			118,740 38
Demand certificates of deposit	19,008 33			18,682 66
Time certificates of deposit				
Savings deposits				
Certified checks				816 75
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	18,000 00			
Other liabilities				
Totals	\$244,349 33			\$193,763 67

## 395. THE SECURITY SAVINGS BANK OF ORANGE—ORANGE.

Incorporated December 26, 1906.

OFFICERS—W. D. Granger, President; D. F. Campbell, Vice-President; E. W. Bollinger, Cashier.

DIRECTORS—W. D. Granger, D. F. Campbell, J. F. Spotts, W. F. Crist, C. F. Newton, Geo. C. Woods, Wm. Boyer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$165,050 00		\$144,300 00
Overdrafts					
Bonds and other securities					
Bank premises			14,758 32		12,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			28,436 34		31,574 75
Cash on hand			6,000 00		3,500 00
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$214,244 66		\$191,374 75
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			3,000 00		1,300 00
Bills payable, including certificates of deposit representing money borrowed			1,857 01		1,168 53
Due to other banks					
Due to banks					
Dividends unpaid					
Individual deposits					
Individual deposits subject to check					
Time certificates of deposit					
Savings deposits			39,968 89		32,974 14
Certified checks			144,438 76		130,982 08
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$214,244 66		\$191,374 75



### 396. OJAI STATE BANK—NORDHOFF.

Incorporated January 8, 1907.

Officers—Felix W. Ewing, President, Adolfo Camarillo, Vice-President; Edgar L. Wiest, Cashier and Secretary; Mabel R. Isenberg, Assistant Cashier.  
Directors—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, John J. Burke, Julius Dennison.

#### Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$149,581 52			\$152,412 43
Overdrafts		119 30			233 92
Bonds and other securities		17,300 00			17,336 20
Bank premises		10,000 00			10,000 00
Furniture and fixtures		2,000 00			2,000 00
Sale deposit vaults		2,000 00			2,000 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		34,942 09			78,551 06
Cash on hand		9,427 10			12,404 02
Exchanges for clearing house					
Checks and other cash items		327 25			78 43
Other assets					
Totals		\$225,717 26			\$275,016 50
LIABILITIES.					
Capital		\$10,000 00			\$25,000 00
Surplus		1,000 00			5,500 00
Undivided profits, less expenses and taxes paid		3,433 97			4,239 43
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		124,503 20			156,282 47
Demand certificates of deposit		200 50			7,004 00
Time certificates of deposit		40,619 50			61,150 45
Savings deposits					
Certified checks		50 00			50 00
Cashier's checks					
State, county and municipal deposits		15,700 00			15,100 00
Postal savings deposits					
Other liabilities					
Totals		\$225,717 26			\$275,016 50

## 397. FARMERS AND MERCHANTS BANK OF IMPERIAL

Incorporated February 12, 1907.

OFFICERS—L. J. Thomas, President; A. E. Wright, Vice-President; Otto Storm, Cashier and Treasurer; Stella Lincoln, Secretary and Assistant Cashier; A. L. Vickery, Assistant Secretary.  
 DIRECTORS—J. C. Chalupnik, C. C. Reher, J. H. Holland, Barclay Thomas, H. W. Moorhouse, S. E. Robinson, L. J. Thomas, A. E. Wright, W. Vance Wilson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
LOANS	Overdrafts	\$162,502 62	\$19,200 44	\$181,703 06	\$97,456 92
	Bonds and other securities	1,435 94		1,435 94	447 55
	Bank premises				
	Furniture and fixtures	6,475 00	750 00	7,225 00	7,225 00
	Safe deposit vaults				
	Other real estate owned				
	Due from other than reserve banks	590 77		590 77	1,989 24
	Due from reserve banks	11,358 14		11,358 14	5,610 62
	Cash on hand	8,970 97	4,757 02	13,727 99	10,155 15
	Exchanges for clearing house	1,315 47		1,315 47	
	Checks and other cash items				528 96
	Other assets	690 08		690 08	895 65
Totals		\$193,308 99	\$24,707 46	\$218,016 45	\$124,309 09
LIABILITIES.					
Capital	Surplus	\$22,500 00	\$2,500 00	\$25,000 00	\$25,000 00
	Undivided profits, less expenses and taxes paid	5,098 09		5,098 33	417 96
	Bills payable, including certificates of deposit representing money borrowed	40,000 00	1,460 24	40,000 00	
	Due to other banks				
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check	114,420 59		114,420 59	90,326 33
	Demand certificates of deposit				
	Time certificates of deposit		3,711 20	3,711 20	1,512 20
	Savings deposits		17,036 02	17,036 02	6,082 60
	Certified checks	10,000 00		10,000 00	
	Cashier's checks	1,279 76		1,279 76	181 02
Other liabilities	State, county and municipal deposits				
	Postal savings deposits				
	Other liabilities	10 55		10 55	588 78
Totals		\$193,308 99	\$24,707 46	\$218,016 45	\$124,309 09

## 398. EAGLE ROCK BANK—EAGLE ROCK.

Incorporated February 20, 1907.

Officers—E. E. Chandler, President and Treasurer; Robert Henry Brown, Vice-President; Col. J. W. Eddy, Vice-President; Fred E. Bliss, Cashier and Secretary; Ada Carr, Assistant Cashier and Assistant Secretary.

Directors—Robert Henry Brown, Fred E. Bliss, Col. J. W. Eddy, C. I. Ritchey, E. E. Chandler, F. W. Nalhouse, O. J. Fort.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 1, 1913. [None.]	Combined June 14, 1913.
Loans		\$83,975 82			\$84,810 37
Overdrafts		973 41			276 76
Bonds and other securities		8,000 00			5,115 59
Bank premises		7,000 84			7,000 84
Furniture and fixtures		1,486 55			1,350 00
Safe deposit vaults		355 00			
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		18,940 54			3,040 65
Cash on hand		4,903 83			3,002 41
Exchanges for clearing house		531 78			292 75
Checks and other cash items		337 50			3 63
Other assets					
Totals		\$106,807 30			\$88,321 04
LIABILITIES.		Commercial department.	Savings department. [None.]	Combined June 1, 1913. [None.]	Combined June 14, 1913.
Capital		\$25,000 00			\$25,000 00
Surplus					
Undivided profits, less expenses and taxes paid		1,613 77			1,012 02
Bills payable, including certificates of deposit representing money borrowed		3,000 00			7,000 00
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		62,757 60			48,875 18
Demand certificates of deposit					840 00
Time certificates of deposit		1,255 07			
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		6,004 19			4,034 74
Postal savings deposits					
Other liabilities		6,576 67			690 00
Totals		\$106,807 30			\$88,321 04

## 400 AND 400A. COMMERCIAL BANK OF TURLOCK—TURLOCK.

Incorporated February 27, 1907.

OFFICERS—H. S. Crane, President; E. B. Osborn, Vice-President; F. W. Hosmer, Cashier and Secretary; L. T. Brown, Assistant Cashier; A. M. Morton, Manager, Denair Branch.  
 DIRECTORS—H. S. Crane, E. B. Osborn, J. F. Carleton, J. N. Lester, Chas. V. Lundahl, C. H. Geer, W. W. Cottle.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$424,499 38	\$291,051 09	\$885,550 47	\$712,770 86
Overdrafts					
Bonds and other securities		71,541 70	6,000 00	77,541 70	80,743 60
Bank premises		72,300 00		72,300 00	72,500 00
Furniture and fixtures		1,529 50		1,529 50	1,460 00
Safe deposit vaults					
Other real estate owned		2,140 00		2,140 00	
Due from other than reserve banks		4,204 55		4,204 55	13,047 49
Due from reserve banks		74,160 59	13,409 09	87,469 59	98,929 63
Cash on hand		40,926 75	7,467 64	48,394 39	43,443 42
Exchanges for clearing house					
Checks and other cash items		12,331 98	3,687 15	16,049 13	4,038 52
Other assets					
Totals		\$703,864 45	\$291,704 88	\$995,569 33	\$1,027,473 52
LIABILITIES.					
Capital		\$20,000 00		\$25,000 00	\$25,000 00
Surplus		55,000 00		58,000 00	50,000 00
Undivided profits, less expenses and taxes paid		14,276 32	7,215 87	21,492 19	14,198 37
Bills payable, including certificates of deposit representing money borrowed		50,000 00		50,000 00	50,000 00
Due to other banks		1,593 32		1,593 32	9,717 93
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		452,199 09		452,199 09	407,415 54
Demand certificates of deposit		15,574 41		15,574 41	12,871 74
Time certificates of deposit		33,208 62		33,208 62	21,246 88
Savings deposits					
Certified checks			266,489 01	266,489 01	298,394 39
Cashier's checks		15 40		15 40	619 97
State, county and municipal deposits					
Postal savings deposits		32,087 29		32,087 29	27,500 00
Other liabilities					
Totals		\$703,864 45	\$291,704 88	\$995,569 33	\$1,027,473 52

NOTE.—The above statements include the business of the Denair branch office.



## 401. HARBOR BANK—OAKLAND.

Incorporated May 24, 1907.

OFFICERS—A. G. Taft, President; A. Kendall, Vice-President; C. A. Brown, Cashier, Secretary and Treasurer; W. K. Sparks, Assistant Cashier.  
 DIRECTORS—C. A. Brown, A. Kendall, C. A. Young, T. P. Frost, A. G. Taft, Geo. Geo. Samuels, J. J. McDonald, W. K. Sparks, John A. Jurgenson, Donly C. Gray, Geo. H. Derrick.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$153,347 23	\$57,699 40	\$211,046 63	\$230,851 19
Overdrafts		64 84		54 84	12 54
Bonds and other securities		56,218 89		56,218 89	56,922 45
Bank premises		2,485 24		2,485 24	
Furniture and fixtures		9,250 23		9,250 23	
Safe deposit vaults		10,000 00		10,000 00	25,389 97
Other real estate owned		14,793 61		14,793 61	2,271 14
Due from other than reserve banks					2,008 57
Due from reserve banks		21,225 85	5,511 16	26,737 01	27,796 16
Cash on hand		19,731 20	1,588 66	21,319 86	10,839 30
Exchanges for clearing house		4,339 09		4,339 09	6,787 14
Checks and other cash items					465 02
Other assets		130 70		130 70	273 62
Totals		\$291,576 88	\$61,799 22	\$353,376 10	\$370,617 10
LIABILITIES.					
Capital		\$104,000 00		\$110,000 00	\$108,890 00
Surplus		580 00		580 00	580 00
Undivided profits, less expenses and taxes paid		5,503 29		7,012 22	\$2,396 40
Bills payable, including certificates of deposit representing money borrowed		5,000 00	1,508 93	5,000 00	26,000 00
Due to other banks					25 05
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demands and certificates of deposit		124,880 34		124,880 34	134,147 85
Time certificates of deposit		889 90		889 90	68 50
Savings deposits			57,200 29	57,200 29	50,848 90
Certified checks		1,545 45		1,545 45	1,710 55
Cashier's checks		1,127 39		1,127 39	2,627 39
State, county and municipal deposits		48,100 00		48,100 00	48,100 00
Postal savings deposits					
Other liabilities					90 04
Totals		\$291,576 88	\$61,799 22	\$353,376 10	\$370,617 10

\* Deficit.

# 402. STATE BANK OF PASADENA—PASADENA.

Incorporated April 5, 1907.

OFFICERS—W. M. Eason, President; A. Eason, Vice-President; Frank W. Hill, Secretary, Cashier and Treasurer.  
DIRECTORS—W. M. Eason, A. Eason, W. N. Gordy, Carl H. W. Runde, Wm. Dodge, Geo. W. Johnson, Frank W. Hill.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$156,470 49			\$151,069 27
Overdrafts					4 80
Bonds and other securities		5,000 00			
Bank premises		4,000 00			4,000 00
Furniture and fixtures		1,000 00			1,000 00
Safe deposit vaults					
Safe deposit owned		1,700 00			2,500 00
Due from other than reserve banks					4 925 11
Due from reserve banks		39,343 52			36,115 93
Cash on hand		11,838 31			12,382 10
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals		\$219,972 32			\$211,997 21
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		6,000 00			5,000 00
Bills payable, including certificates of deposit representing money borrowed		4,657 57			1,906 20
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		120,897 58			50 00
Demand certificates of deposit					116,371 58
Time certificates of deposit					
Savings deposits		60,882 86			61,700 43
Certified checks					
Cashier's checks		2,534 31			
State, county and municipal deposits					1,844 00
Postal savings deposits					
Other liabilities					65 00
Totals		\$219,972 32			\$211,997 21

## 403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA—LODI.

Incorporated April 9, 1907.

OFFICERS—John B. Cory, President; T. C. Shaw, Vice-President; W. H. Lorenz, Cashier; Jas. P. Shaw, Assistant Cashier.  
 DIRECTORS—John B. Cory, H. C. Buckman, E. E. Moss, C. W. Norton, T. C. Shaw, Geo. W. Le Moln, W. H. Thompson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1913.
Loans	-----		\$186,000 35		\$186,152 30
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----		75,225 80		37,200 00
Furniture and fixtures	-----				
Safe deposit vaults	-----				14 77
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		30,259 11		13,651 48
Cash on hand	-----		5,300 00		4,000 00
Exchanges for clearing house	-----				
Cheques and other cash items	-----				
Other assets	-----				
Totals	-----		\$201,882 26		\$224,318 45
LIABILITIES.					
Capital	-----				
Surplus	-----		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	-----		5,000 00		3,300 00
Bills payable, including certificates of deposit representing money borrowed	-----		2,132 65		30 16
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----		474 00		93 00
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----		134,612 94		94,231 92
Savings deposits	-----		120,162 67		80,223 09
Certified checks	-----				
Cashier's checks	-----		9,500 00		
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				12,300 00
Totals	-----		\$201,882 26		\$224,318 45

\* Deficit.

# 406. PEOPLE'S STATE BANK—TURLOCK.

Incorporated May 6, 1907.

OFFICERS—J. E. Weaver, President; Edgar Baxter, Vice-President; O. H. Olsen, Cashier and Treasurer; Roy E. Weaver, Assistant Cashier.

DIRECTORS—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$191,210 96			\$171,432 34
Overdrafts				30 70
Bonds and other securities	27,757 58			14,554 06
Bank promises	27,293 22			26,263 23
Furniture and fixtures	3,500 00			3,500 00
Safe deposit vaults				
Other real estate owned	1,224 09			1,224 00
Due from other than reserve banks				6,273 63
Due from reserve banks	28,475 50			49,956 83
Cash on hand	23,031 08			17,789 00
Exchanges for clearing house				
Checks and other cash items	1,574 08			426 41
Other assets				
Totals	\$399,087 02			\$291,480 25
LIABILITIES.				
Capital				\$50,000 00
Surplus	\$50,000 00			7,000 00
Undivided profits, less expenses and taxes paid	7,000 00			1,602 14
Bills payable, including certificates of deposit representing money borrowed	8,250 12			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	142,807 01			128,775 10
Demand certificates of deposit	5,410 38			5,894 03
Time certificates of deposit	64,079 08			88,608 98
Savings deposits				
Certified checks	329 83			
Cashier's checks				
State, county and municipal deposits	21,200 00			9,000 00
Postal savings deposits				
Other liabilities				
Totals	\$399,087 02			\$291,480 25



## 407. FARMERS AND MERCHANTS' BANK—HEMET.

Incorporated May 15, 1907.

Officers—D. W. Amos, President; I. B. Gibbel, Vice-President; C. B. Covell, Cashier; H. C. Wilson, Assistant Cashier.  
 Directors—D. W. Amos, I. B. Gibbel, H. C. Wilson, C. B. Covell, Newman Essick, William Bruce, Daniel Myers, W. W. Phelps,  
 Joe Simpson, D. A. Kingsbury.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$98,890 38	\$32,500 00	\$131,390 38	\$108,539 43
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----				
Furniture and fixtures	-----	2,500 00		2,500 00	3,000 00
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----		6,500 00	6,500 00	6,500 00
Due from reserve banks	-----	18,339 74		18,339 74	36,355 23
Cash on hand	-----	11,161 94	4,147 47	15,309 41	13,299 11
Exchanges for clearing house	-----				
Checks and other cash items	-----				1,000 08
Other assets	-----				
<b>Totals</b>	-----	\$130,922 06	\$43,147 47	\$174,069 53	\$109,353 85
LIABILITIES.					
Capital	-----				
Surplus	-----	\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	6,000 00		6,000 00	5,300 00
Bills payable, including certificates of deposit representing money borrowed	-----	2,139 30	885 00	3,024 30	1,884 30
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	87,932 76		87,932 76	91,662 23
Demand certificates of deposit	-----				
Time certificates of deposit	-----	14,250 00		14,250 00	9,395 00
Savings deposits	-----		37,262 47	37,262 47	29,887 32
Certified checks	-----				
Cashier's checks	-----	600 00		600 00	
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				6,325 00
<b>Totals</b>	-----	\$130,922 06	\$43,147 47	\$174,069 53	\$109,353 85

## 408. SECURITY SAVINGS BANK OF RIVERSIDE—RIVERSIDE.

Incorporated June 5, 1907.

OFFICERS—S. H. Herrick, President; Chas. H. Low, Vice-President; W. G. Fraser, Vice-President; W. B. Clancy, Vice-President;  
 W. T. Lismore, Cashier, Secretary and Treasurer.  
 DIRECTORS—John A. Allen, D. P. Chapman, W. B. Clancy, W. G. Fraser, George Frost, S. H. Herrick, Chas. H. Low, G. Rouse,  
 F. A. Tetley, E. H. Wood, C. Van Zwailuwenberg.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				\$531,331 50
Overdrafts	-----		\$498,070 00		
Bonds and other securities	-----				
Bank premises	-----		34,025 30		36,055 70
Furniture and fixtures	-----		2,331 70		2,120 88
Safe deposit vaults	-----		1,000 00		1,000 00
Other real estate owned	-----				
Due from other than reserve banks	-----		150,414 18		153,442 25
Due from reserve banks	-----		16,034 28		15,700 55
Cash on hand	-----		1,373 77		985 76
Exchanges for clearing house	-----		178 54		
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$673,657 77		\$740,906 64
LIABILITIES.					
Capital	-----				
Surplus	-----				\$50,000 00
Undivided profits, less expenses and taxes paid	-----		50,000 00		17,500 00
Bills payable, including certificates of deposit representing money borrowed	-----		11,479 37		13,508 00
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		37,718 85		76,712 59
Certified checks	-----		527,480 68		556,069 79
Cashier's checks	-----				
State, county and municipal deposits	-----		733 14		2,025 26
Postal savings deposits	-----		25,000 00		25,000 00
Other liabilities	-----		1,215 73		
Totals	-----		\$673,657 77		\$740,906 64

## 409. BANK OF MILL VALLEY—MILL VALLEY.

Incorporated June 6, 1907.

OFFICERS—F. F. Bostwick, President; C. F. Runyon, Vice-President; Clinton Folger, Vice-President; Chas. H. Huntoon, Cashier and Secretary; F. C. Ankers, Assistant Cashier.  
 DIRECTORS—F. F. Bostwick, C. F. Runyon, Clinton Folger, Frank A. Losh, C. W. Durbrow, John Diaz, Henry S. Bridge.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$55,813 66	\$127,618 16	\$183,431 82	\$164,817 23
Overdrafts		369 98		369 98	111 39
Bonds and other securities		15,000 40	18,444 12	33,444 52	32,641 59
Bank premises		26,383 14		26,383 14	26,133 14
Furniture and fixtures		6,470 87		6,470 87	6,887 52
Safe deposit vaults			5,993 44	5,993 44	5,993 44
Other real estate owned			1,111 04	1,111 04	1,119 91
Due from other than reserve banks					
Due from reserve banks		11,538 89	13,125 52	24,664 41	15,884 23
Cash on hand		7,264 84	3,619 71	10,884 55	9,787 04
Exchanges for clearing house					
Checks and other cash items		1,371 09		1,371 09	
Other assets		87 30		87 30	500 00
Totals		\$124,240 17	\$169,911 99	\$294,152 16	\$263,405 49
LIABILITIES.					
Capital					
Surplus		\$85,000 00	\$15,000 00	\$50,000 00	\$30,000 00
Undivided profits, less expenses and taxes paid		1,500 00	3,450 00	3,450 00	3,000 00
Bills payable, including certificates of deposit representing money borrowed		*1,404 77	2,045 48	640 71	2,176 69
Due to other banks		5,000 00		5,000 00	
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits		67,719 24	67,719 24	67,719 24	64,522 85
Certified checks		50 00		50 00	115 00
Cashier's checks					
State, county and municipal deposits		2,850 00	138,573 01	138,573 01	117,701 15
Postal savings deposits		283 65		283 65	85 90
Other liabilities		12,050 79	12,000 00	24,050 79	760 08
		241 26	388 00	629 26	24,944 71
			5 50	5 50	49 20
Totals		\$124,240 17	\$169,911 99	\$294,152 16	\$263,405 49

\* Deficit.

# 410 AND 410A. SOUTHERN TRUST AND SAVINGS BANK—SAN DIEGO.

Incorporated June 8, 1907.

OFFICERS—G. A. Davidson, President; Philip Morse, Vice-President; E. O. Hodge, Secretary and Cashier; L. G. Bradley, Assistant Cashier; W. H. Bradley, Assistant Cashier.  
DIRECTORS—G. Holferhoff, Jr., R. C. Allen, A. H. Frost, Chas. W. Pauly, Jno. E. Boal, B. M. Frees, Philip Morse, E. O. Hodge, G. A. Davidson.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts-----	\$707,604 19	\$1,113,898 69	\$1,911,502 88	\$1,403,909 30
Bonds and other securities-----	1,108 49	6 50	1,174 99	1,200 13
Bank premises-----	134,450 00	114,258 57	208,708 57	249,013 91
Furniture and fixtures-----				
Safe deposit vaults-----	19,848 50		19,848 50	19,400 00
Other real estate owned-----				
Due from other than reserve banks-----	30,715 03		30,715 03	528 05
Cash on hand-----	148,893 97	159,355 89	308,249 86	486,983 51
Exchanges for clearing house-----	150,062 02	91,234 01	241,296 03	173,900 72
Checks and other cash items-----	28,075 33		28,075 33	38,495 31
Other assets-----	3,530 10	52 65	3,582 75	797 83
<b>Totals</b> -----	\$1,334,937 63	\$1,478,806 31	\$2,813,743 94	\$2,394,348 76

### LIABILITIES.

<b>Capital</b> -----				
Surplus-----	\$125,000 00	\$125,000 00	\$250,000 00	\$200,000 00
Undivided profits, less expenses and taxes paid-----	19,000 00	21,000 00	40,000 00	20,000 00
Bills payable, including certificates of deposit representing money borrowed-----	9,273 73	29,050 72	38,324 45	23,181 27
Due to other banks-----				
Due to banks, reserve deposits-----	29,357 29		29,357 29	10,345 82
Dividends unpaid-----	33,912 66		33,912 66	21,750 65
Individual deposits subject to check-----				
Demand certificates of deposit-----	883,796 98		883,796 98	959,938 21
Time certificates of deposit-----	5,881 39		5,881 39	56,825 31
Savings deposits-----	139,421 32	10,968 00	150,389 32	128,806 30
Certified checks-----		1,292,787 59	1,292,787 59	876,739 65
Cashier's checks-----	290 75		290 75	690 00
State, county and municipal deposits-----	49,533 51		49,533 51	6,511 55
Postal savings deposits-----	89,500 00		89,500 00	89,500 00
Other liabilities-----				
<b>Totals</b> -----	\$1,334,937 63	\$1,478,806 31	\$2,813,743 94	\$2,394,348 76

NOTE.—The above statements include the business of the La Jolla branch office.



## 411. CITIZENS' BANK OF WINTERS—WINTERS.

Incorporated June 13, 1907.

OFFICERS—J. E. Sackett, President; J. G. Fredericks, Vice-President; W. S. Baker, Cashier; C. W. Armstrong, Assistant Cashier; W. O. Russell, Secretary.  
 DIRECTORS—J. E. Sackett, W. S. Baker, W. O. Russell, J. Rummelsberg, R. F. Schmeiser, W. H. Robinson, August Brinck, H. R. Bowman, J. G. Fredericks.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>LOANS</b>					
Overalls	-----	\$140,009 29	\$108,371 61	\$248,380 90	\$204,487 47
Bonds and other securities	-----	2,150 38	-----	2,150 38	2,316 07
Bank premises	-----	40,977 10	-----	40,977 10	38,971 90
Furniture and fixtures	-----	33,985 75	-----	33,985 75	32,472 00
Safe deposit vaults	-----	2,029 73	-----	2,029 73	2,666 11
Other real estate owned	-----	3,865 00	-----	3,865 00	3,805 00
Due from other than reserve banks	-----	15 32	-----	15 32	4,985 00
Due from reserve banks	-----	10,022 10	2,199 17	12,221 27	1,116 60
Cash on hand	-----	7,963 68	2,587 42	10,551 10	9,353 20
Exchanges for clearing house	-----	1,212 23	-----	1,212 23	8,780 18
Checks and other cash items	-----	59 69	-----	59 69	2,254 76
Other assets	-----	492 65	2 31	494 96	2,524 46
<b>Totals</b>	-----	\$243,412 92	\$113,100 51	\$356,573 43	\$371,290 35
<b>LIABILITIES.</b>					
Capital	-----	\$77,500 00	\$10,000 00	\$87,500 00	\$85,900 00
Surplus	-----	5,630 16	-----	5,630 16	1,825 30
Undivided profits, less expenses and taxes paid	-----	2,478 78	1,107 63	3,586 41	5,708 43
Bills payable, including certificates of deposit representing money borrowed	-----	51,000 00	-----	51,000 00	71,000 00
Due to other banks	-----	-----	-----	-----	136 83
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	363 50	-----	363 50	290 00
Individual deposits subject to check	-----	75,307 48	-----	75,307 48	87,470 76
Demand certificates of deposit	-----	570 00	1,075 00	1,645 00	190 00
Time certificates of deposit	-----	3,823 00	-----	3,823 00	2,708 96
Savings deposits	-----	-----	100,378 48	100,378 48	90,700 07
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	24,300 00	-----	24,300 00	24,300 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	2,500 00	-----	2,500 00	-----
<b>Totals</b>	-----	\$243,412 92	\$113,100 51	\$356,573 43	\$371,290 35

## 413. BANK OF SAUSALITO—SAUSALITO.

Incorporated July 18, 1907.

OFFICERS—F. A. Robbins, President; R. J. Tyson, Vice-President; F. A. Fiedler, Vice-President; E. S. Rayburn, Cashier and Secretary; F. D. Linsley, Assistant Cashier.  
 DIRECTORS—F. A. Robbins, R. J. Tyson, F. A. Fiedler, C. P. Overton, C. M. Gunn, J. V. Silva, J. Meechi, H. Cartan, J. E. Hall.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$13,677 37	\$79,755 00	\$93,432 37	\$85,205 95
Overdrafts	-----	67 92	-----	67 92	7 63
Bonds and other securities	-----	25,987 97	54,415 48	79,703 45	74,436 70
Bank premises	-----	12,750 00	13,250 00	26,000 00	26,500 00
Furniture and fixtures	-----	2,000 00	-----	2,000 00	2,140 00
Safe deposit vaults	-----	1,250 00	-----	1,250 00	1,495 00
Other real estate owned	-----	-----	2,405 13	2,405 13	2,341 13
Due from other than reserve banks	-----	43,800 71	11,105 68	54,906 37	1,330 20
Due from reserve banks	-----	6,904 31	5,192 68	12,097 19	27,990 79
Cash on hand	-----	-----	-----	-----	16,188 66
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	1,068 64	-----	1,068 64	270 10
Other assets	-----	137 50	-----	137 50	523 50
<b>Totals</b>	-----	<b>\$107,054 62</b>	<b>\$166,213 95</b>	<b>\$273,268 57</b>	<b>\$238,438 66</b>
LIABILITIES.					
Capital	-----				
Surplus	-----	\$12,500 00	\$12,500 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	5,000 00	3,000 00	8,000 00	6,400 00
Bills payable, including certificates of deposit representing money borrowed	-----	2,016 16	4,277 89	6,294 05	6,708 35
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	77,164 81	-----	77,164 81	74,333 97
Individual deposits subject to check	-----	370 00	-----	370 00	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	140,936 06	140,936 06	111,103 82
Certified checks	-----	-----	-----	-----	720 50
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	7,212 62	5,500 00	12,712 62	12,564 01
Postal savings deposits	-----	2,791 03	-----	2,791 03	1,528 01
Other liabilities	-----	-----	-----	-----	-----
<b>Totals</b>	-----	<b>\$107,054 62</b>	<b>\$166,213 95</b>	<b>\$273,268 57</b>	<b>\$238,438 66</b>

## 415. COLFAX BANK—COLFAX.

Incorporated August 12, 1907.

OFFICERS—D. Falconer, President; D. A. Russell, Vice-President; W. S. Mullin, Cashier; F. H. Schulze, Secretary; C. W. Hanson, Treasurer.  
 DIRECTORS—D. A. Russell, D. Falconer, John B. McCleary, S. Wolford, Alden Anderson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$7,550 02			\$48,033 70
Overdrafts		10 73			
Bonds and other securities		59,087 16			31,907 20
Bank premises					
Furniture and fixtures		1,436 98			1,448 98
Safe deposit vaults		915 36			1,033 56
Other real estate owned		1,500 00			1,500 00
Due from other than reserve banks					1,190 83
Due from reserve banks		15,829 56			9,342 86
Cash on hand		12,364 67			8,452 05
Exchanges for clearing house					
Checks and other cash items					
Other assets		225 00			
<b>Totals</b>		<b>\$159,100 48</b>			<b>\$103,569 18</b>
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		1,000 00			875 00
Bills payable, including certificates of deposit representing money borrowed		3,439 31			2,877 84
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		100,618 63			53,309 66
Demand certificates of deposit		13,877 79			13,680 50
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		10,809 91			6,000 00
Postal savings deposits		4,184 00			1,826 18
Other liabilities					
<b>Totals</b>		<b>\$159,100 48</b>			<b>\$103,569 18</b>

NOTE.—Added savings department June 12, 1913.

# 416. BANK OF FORT BIDWELL—FORT BIDWELL.

Incorporated August 13, 1907.

OFFICERS—A. C. Lowell, President; E. P. Sessions, Vice-President; R. R. Baker, Cashier and Secretary.  
DIRECTORS—A. C. Lowell, E. P. Sessions, R. R. Baker, Edward Conlan, E. G. Peterson, C. H. Fee, H. B. Stephens, Henry Kober,  
George C. Garner.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$130,314 97
Overdrafts	\$107,505 30			2,064 64
Bonds and other securities	85 74			
Bank premises				
Furniture and fixtures	16,000 00			13,042 80
Safe deposit vaults	3,000 00			3,170 25
Other real estate owned				781 55
Due from other than reserve banks	1,539 97			
Due from reserve banks	14,341 37			10,884 84
Cash on hand	9,782 20			62,567 53
Exchanges for clearing house				11,102 00
Checks and other cash items	1,163 34			
Other assets	35 00			343 85
Totals	\$153,542 92			\$234,892 43

### LIABILITIES.

Capital				\$30,000 00
Surplus	\$30,000 00			5,000 00
Undivided profits, less expenses and taxes paid	6,000 00			1,618 43
Bills payable, including certificates of deposit representing money borrowed	25 52			
Due to other banks	246 15			
Due to banks, reserve deposits				3,558 89
Dividends unpaid				
Individual deposits subject to check	70,710 35			150,931 92
Demand certificates of deposit	1,180 00			1,808 00
Time certificates of deposit	43,137 40			37,530 02
Savings deposits				
Certified checks	1,500 00			1,500 00
Cashier's checks	714 50			2,945 17
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$153,542 92			\$234,892 43



## 418 AND 418A. BANK OF COMMERCE AND TRUST COMPANY—SAN DIEGO.

Incorporated September 13, 1907.

OFFICES—Julius Wangerheim, President; Frank S. Jennings, Vice-President; Milton H. Epstein, Secretary, Treasurer and Cashier; R. Baker Thomas, Assistant Secretary and Assistant Cashier.  
 DIRECTORS—Julius Wangerheim, Frank S. Jennings, Charles T. Hinde, M. A. Graham, J. S. Hawley, Jr., L. M. Arey, B. W. McKenzie, Nat R. Titus, W. E. Otis, George W. Marston, Melville Klauber.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$925,252 01	\$1,568,402 21	\$2,493,744 82	\$2,109,256 54
Overdrafts	-----	225 40		225 40	7,556 00
Bonds and other securities	-----	430,847 00	131,750 00	562,577 00	467,798 00
Bank premises	-----		32,000 00	32,000 00	27,839 23
Furniture and fixtures	-----				9,163 88
Safe deposit vaults	-----				2,220 00
Other real estate owned	-----				
Due from other than reserve banks	-----	100 00	70,000 00	70,100 00	110,050 00
Due from reserve banks	-----	354,922 89	301,028 08	655,950 97	745,972 94
Cash on hand	-----	136,780 46	46,755 80	183,537 26	203,830 74
Exchanges for clearing house	-----	55,801 47	18,339 21	74,140 68	61,135 71
Checks and other cash items	-----	394 46	256 47	650 93	2,840 66
Other assets	-----				
Totals	-----	\$1,694,324 29	\$2,108,602 77	\$4,012,927 06	\$3,807,603 70
LIABILITIES.					
Capital	-----	\$400,000 00	\$100,000 00	\$500,000 00	\$500,000 00
Surplus	-----	100,000 00	100,000 00	200,000 00	175,000 00
Undivided profits, less expenses and taxes paid	-----	48,710 21	8,594 16	57,304 37	51,305 66
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----				
Due to banks, reserve deposits	-----	127,346 54		127,346 54	72,179 52
Deposits unpaid	-----	912 50		912 50	
Individual deposits subject to check	-----	760,675 52		760,675 52	994,006 28
Demand certificates of deposit	-----	18,230 74		18,230 74	35,163 41
Time certificates of deposit	-----	31,306 84		31,306 84	38,402 10
Savings deposits	-----		1,897,883 24	1,897,883 24	1,640,130 85
Certified checks	-----	140 00		140 00	9,025 00
Cashier's checks	-----	153,678 88	1,827 09	155,505 97	81,770 88
State, county and municipal deposits	-----	224,300 00	245 18	224,545 18	217,000 00
Postal savings deposits	-----	30,135 32		30,135 32	
Other liabilities	-----	9,198 24		9,198 24	
Totals	-----	\$1,694,324 29	\$2,108,602 77	\$4,012,927 06	\$3,807,603 70

NOTE.—The above statements include the business of the Coronado branch office.

## 420. NIPPON BANK—SACRAMENTO.

Incorporated September 19, 1907.

OFFICERS.—S. Yoshida, President; G. H. Kishi, Vice-President; M. Matsumoto, Vice-President; R. K. Iseri, Secretary, Treasurer and Cashier.

DIRECTORS.—S. Yoshida, G. H. Kishi, M. Matsumoto, R. K. Iseri, J. Kitazumi.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				
Overdrafts	-----	\$71,406 25			\$71,527 60
Bonds and other securities	-----	361 82			177 40
Bank premises	-----				
Furniture and fixtures	-----	500 00			1,200 00
Sale deposit vaults	-----	1,500 00			2,250 00
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----	21,044 54			7,820 37
Cash on hand	-----	4,714 89			5,786 66
Exchanges for clearing house	-----	708 65			112 50
Checks and other cash items	-----				
Other assets	-----				5,370 30
Totals	-----	\$100,896 25			\$94,244 83
LIABILITIES.					
Capital	-----				
Surplus	-----	\$38,775 00			\$38,775 00
Undivided profits, less expenses and taxes paid	-----	4,000 00			3,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	863 69			1,036 59
Due to other banks	-----				6,000 00
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	27,006 17			12,875 00
Demand certificates of deposit	-----	5,437 51			6,505 84
Time certificates of deposit	-----	23,853 53			23,782 07
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----	870 35			2,270 33
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----	\$100,896 25			\$94,244 83

## 421. BANK OF BURLINGAME—BURLINGAME.

Incorporated September 27, 1907.

OFFICERS—Henry T. Scott, President; Gustave J. McGregor, Vice-President; Hall C. Ross, Vice-President; C. S. Crary, Cashier, Secretary and Treasurer; David Wisnom, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Henry T. Scott, Gustave J. McGregor, Hall C. Ross, C. E. Crary, Wm. M. Roberts, Eric Lange, J. H. Coleman, M. S. Crary, F. J. Carolan.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$49,834 94	\$93,586 25	\$143,421 19	\$107,048 97
Overdrafts	11,949 61	21,073 00	33,022 61	25,764 00
Bonds and other securities	2,550 00	12,692 38	34,242 38	34,242 38
Bank premises	2,517 40		2,517 46	2,297 46
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	136 00		136 00	
Due from reserve banks	12,307 14	5,173 61	17,480 75	16,169 97
Cash on hand	8,069 44	3,200 03	11,269 47	11,186 43
Exchanges for clearing house	494 15		494 15	
Checks and other cash items	132 70		132 70	618 15
Other assets				
<b>Totals</b>	<b>\$107,024 32</b>	<b>\$135,785 27</b>	<b>\$242,809 59</b>	<b>\$197,381 48</b>
LIABILITIES.				
Capital	\$20,000 00	\$17,500 00	\$37,500 00	\$37,500 00
Surplus	1,750 00		1,750 00	1,350 00
Undivided profits, less expenses and taxes paid	8,993 90	2,142 39	11,136 29	9,950 32
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits	12 00		12 00	6 00
Dividends unpaid	75,636 87		75,636 87	48,729 94
Individual certificates of deposit	306 70		306 70	425 00
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits	110 00	97,392 88	97,392 88	77,042 07
Certified checks	11 25		11 25	2,768 15
Cashier's checks				860 00
State, county and municipal deposits		18,750 00	18,750 00	18,750 00
Postal savings deposits	203 60		203 60	
Other liabilities				
<b>Totals</b>	<b>\$107,024 32</b>	<b>\$135,785 27</b>	<b>\$242,809 59</b>	<b>\$197,381 48</b>

# 422. "CITIZENS' BANK OF ARLINGTON"—RIVERSIDE.

Incorporated September 27, 1907.

OFFICERS—S. H. Heinck, President; Chas. H. Low, Vice-President; W. B. Clancy, Vice-President; E. C. Seares, Cashier, Secretary and Treasurer; H. B. Wells, Assistant Cashier.  
 DIRECTORS—John A. Allen, D. P. Chapman, W. B. Clancy, W. G. Fraser, George Frost, S. H. Herrick, Chas. H. Low, G. Rouse, F. A. Tetley, E. H. Wood, C. Van Zwaluwenburg.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans -----	\$137,247 00			\$122,279 05
Overdrafts -----	280 65			430 14
Bonds and other securities -----	19,298 22			21,374 55
Bank premises -----	3,000 00			3,000 00
Furniture and fixtures -----	1,440 00			1,600 00
Safe deposit vaults -----	360 00			400 00
Other real estate owned -----				
Due from other than reserve banks -----				
Cash on hand -----	15,011 17			42,904 41
Exchanges for clearing house -----	17,929 49			21,076 09
Checks and other cash items -----	73 00			4 60
Other assets -----				
Totals -----	\$194,639 53			\$213,068 84
LIABILITIES.				
Capital -----				\$25,000 00
Surplus -----	\$25,000 00			2,250 00
Undivided profits, less expenses and taxes paid -----	2,750 00			4,927 05
Bills payable, including certificates of deposit representing money borrowed -----	5,925 08			
Due to other banks -----				
Due to banks, reserve deposits -----	40,000 00			37,500 00
Dividends unpaid -----				
Individual deposits subject to check -----	80,778 38			109,121 14
Demand certificates of deposit -----				
Time certificates of deposit -----	21,671 90			17,059 65
Savings deposits -----				
Certified checks -----	298 00			10 00
Cashier's checks -----	5,340 51			4,676 00
State, county and municipal deposits -----	12,500 00			12,500 00
Postal savings deposits -----	341 56			
Other liabilities -----	33 50			25 00
Totals -----	\$194,639 53			\$213,068 84



## 423. UNIVERSITY AVENUE BANK—SAN DIEGO.

Incorporated September 27, 1907.

OFFICERS—Chas. T. Chandler, President; William E. Otis, Vice-President, Secretary and Treasurer; Edward G. Otis, Cashier.  
 DIRECTORS—Chas. T. Chandler, William E. Otis, John R. Mitchell.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts-----	\$108,747 84	\$212,325 00	\$381,092 84	\$333,303 73
Bonds and other securities-----	286 08		286 08	2,118 45
Bank premises-----	20,129 16		20,129 16	19,467 72
Furniture and fixtures-----				
Safe deposit vaults-----	1,488 10		1,488 10	1,087 60
Other real estate owned-----		438 00	438 00	438 00
Due from other than reserve banks-----	28,799 59		28,799 59	39,075 40
Due from reserve banks-----	31,988 97	17,857 87	49,846 84	38,548 60
Cash on hand-----	16,837 09	4,300 00	21,137 09	17,805 91
Exchanges for clearing house-----	294 66		294 66	5,462 29
Checks and other cash items-----	8 60	8 60	8 60	
Other assets-----				
<b>Totals</b> -----	\$208,600 09	\$234,920 87	\$508,520 96	\$457,432 70
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$25,000 00	\$25,000 00	\$50,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid-----	3,000 00	2,000 00	5,000 00	3,306 92
Bills payable, including certificates of deposit representing money borrowed-----	2,485 30	2,311 86	4,797 16	7,252 82
Due to other banks-----				
Due to banks, reserve deposits-----	14,539 28		14,539 28	42,809 33
Dividends unpaid-----				
Individual deposits subject to check-----	200,771 30		200,771 30	161,115 08
Demand certificates of deposit-----	2,862 45		2,862 45	4,077 85
Time certificates of deposit-----		39,427 28	39,427 28	19,294 88
Savings deposits-----		166,181 73	166,181 73	161,815 82
Certified checks-----	25 00		25 00	5,100 00
Cashier's checks-----	2,526 70		2,526 70	
State, county and municipal deposits-----	17,750 00		17,750 00	17,750 00
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----	\$208,600 09	\$234,920 87	\$508,520 96	\$457,432 70

# 425. THE BANK OF COMMERCE—OAKLAND.

Incorporated October 31, 1907.

OFFICERS—E. M. Gibson, President; Chas. W. Fore, Vice-President and Manager; E. H. M. Lannowe, Assistant Cashier and Secretary.  
DIRECTORS—E. M. Gibson, John A. McNear, Chas. W. Fore, Chas. Jurgens, A. H. Hawley, R. J. Van Voorhies, Math. Jacobs, Jos. Pedrini.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$112,795 60	\$113,509 24	\$226,304 84	\$182,721 21
Bonds and other securities	1,823 42		1,823 42	1,823 88
Bank premises	81,408 84		81,408 84	75,557 73
Furniture and fixtures				
Sale deposit vaults	13,000 00		13,000 00	15,002 80
Other real estate owned	6,000 00		6,000 00	6,000 00
Due from other than reserve banks	525 00		525 00	9,228 00
Due from reserve banks				2,238 52
Cash on hand	16,652 57	2,354 93	19,007 50	25,340 23
Exchanges for clearing house	17,700 65	4,137 18	21,837 83	18,650 36
Checks and other cash items				
Other assets				
Totals	299 50	397 00	696 50	408 08
	\$250,205 58	\$120,398 35	\$370,603 93	\$327,033 01

### LIABILITIES.

Capital				
Surplus	\$95,000 00	\$10,000 00	\$105,000 00	\$103,000 00
Undivided profits, less expenses and taxes paid		220 00	220 00	4,480 57
Bills payable, including certificates of deposit representing money borrowed	231 12	2,284 65	2,515 77	5,000 00
Due to other banks				4,881 44
Due to banks, reserve deposits	1,002 77		1,002 77	4,293 09
Dividends unpaid	5,932 97		5,932 97	
Individual deposits subject to check	2 00		2 00	
Time certificates of deposit	88,530 04		88,530 04	78,250 47
Savings deposits	140 00		140 00	
Certified checks	7,101 10		7,101 10	4,525 72
Cashier's checks				75,216 64
State, county and municipal deposits	200 00	107,883 70	107,883 70	118 63
Postal savings deposits	385 38		385 38	585 58
Other liabilities	50,000 00		50,000 00	457 45
Totals	1,550 00		1,550 00	46,800 00
	\$250,205 58	\$120,398 35	\$370,603 93	\$327,033 01

## 426. CUYAMACA STATE BANK—EL CAJON.

Incorporated November 5, 1907.

OFFICERS—George Sears, President; C. O. Nichols, Vice-President; H. G. Candee, Cashier; Wm. H. Candee, Assistant Cashier.  
 DIRECTORS—George Sears, Geo. W. Fishburn, C. O. Nichols, H. G. Candee, C. O. Graves, Wm. Stiel, Thos. Ballantyne.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Surplus department. (None.)	Combined June 4, 1913. (None.)	Combined June 14, 1912.
Loans		\$75,000 15			\$67,582 45
Overdrafts		32 38			14,257 00
Bonds and other securities		14,250 40			4,500 33
Bank premises		6,083 99			2,225 62
Furniture and fixtures		2,000 00			250 00
Safe deposit vaults		250 00			1,462 99
Other real estate owned					695 22
Due from other than reserve banks					34,903 37
Due from reserve banks		32,852 24			7,718 12
Cash on hand		6,801 05			
Exchanges for clearing house		72 46			
Checks and other cash items		300 00			
Other assets					
Totals		\$137,612 67			\$133,930 96
LIABILITIES.					
Capital		\$25,000 00			\$25,000 00
Surplus		2,500 00			2,000 00
Undivided profits, less expenses and taxes paid		2,610 46			3,445 84
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		65,433 13			77,415 78
Demand certificates of deposit		25,242 77			13,144 34
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks		4,327 31			425 00
State, county and municipal deposits		12,500 00			12,500 00
Postal savings deposits					
Other liabilities					
Totals		\$137,612 67			\$133,930 96

# 427. FARMERS AND MERCHANTS' BANK OF LONG BEACH—LONG BEACH.

OFFICERS—C. J. Walker, President; T. W. Williams, Vice-President; C. E. Huntington, Cashier.  
DIRECTORS—C. J. Walker, T. W. Williams, W. H. Dunn, B. W. Hahn, S. Townsend.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$611,831 00			\$484,281 94
Overdrafts	2,182 21			816 27
Bonds and other securities	129,156 00			91,600 00
Bank premises	16,758 58			17,399 53
Furniture and fixtures	7,228 17			6,426 69
Safe deposit vaults	425 00			
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	44,947 26			
Cash on hand	151,383 04	2,494 81	47,442 07	38,500 00
Exchanges for clearing house	77,408 95	16,861 18	168,394 22	184,265 54
Checks and other cash items	9,578 48	7,436 89	84,845 84	62,432 87
Other assets	2,110 93		9,578 48	15,200 41
Totals	\$1,053,194 57	\$281,234 48	\$1,334,429 05	\$901,002 75

## LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$88,000 00	\$25,000 00	\$113,000 00	\$78,000 00
Bills payable, including certificates of deposit representing money borrowed	15,300 00	2,630 00	17,930 00	6,300 00
Due to other banks	6,391 53	4,486 64	10,878 17	3,009 96
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	901,496 87		901,496 87	647,162 40
Time certificates of deposit		1,045 97	1,045 97	1,233 78
Savings deposits		70,366 96	70,366 96	41,506 43
Certified checks		170,184 91	170,184 91	92,093 99
Cashier's checks				
State, county and municipal deposits	192 45		192 45	
Postal savings deposits	1,813 72		1,813 72	5,696 19
Other liabilities	40,000 00	7,500 00	47,500 00	26,000 00
Totals	\$1,053,194 57	\$281,234 48	\$1,334,429 05	\$901,002 75



## 429. THE FIRST SAVINGS BANK OF GLENDORA—GLENDORA.

Incorporated January 13, 1908.

OFFICERS—W. L. Wiley, President; E. E. Gard, Vice-President; H. C. Wentworth, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. L. Wiley, E. E. Gard, Chas. Ragan, I. B. Netzev, C. W. Richardson, L. W. Spaulding, L. N. Turner.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$28,000 00		\$24,100 00
Overdrafts				
Bonds and other securities		17,600 00		19,700 00
Bank premises		21,137 13		21,114 13
Furniture and fixtures		100 00		100 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Cash on hand		10,180 10		5,551 20
Due from reserve banks		2,106 43		814 59
Exchanges for clearing house				
Checks and other cash items		17 98		
Other assets				
Totals		\$79,141 64		\$71,379 92
LIABILITIES.				
Capital				\$25,000 00
Surplus		\$25,000 00		1,500 00
Undivided profits, less expenses and taxes paid		2,000 00		1,019 04
Bills payable, including certificates of deposit representing money borrowed		1,029 97		
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				15 00
Individual deposits subject to check				
Time certificates of deposit				
Time certificates of deposit		12,996 71		14,449 41
Savings deposits		25,914 96		17,196 47
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,200 00		12,200 00
Postal savings deposits				
Other liabilities				
Totals		\$79,141 64		\$71,379 92

# 430. THE INDUSTRIAL BANK OF FRESNO—FRESNO.

Incorporated February 13, 1908.

OFFICERS—B. Okonogi, President; Y. Heyano, Vice-President; S. Miyano, Secretary, Treasurer and Cashier.  
DIRECTORS—B. Okonogi, Y. Heyano, M. Matsumoto, S. Nakasuji, T. Okano, K. Asada, S. Miyano.

## Statement of June 4, 1913.

RESOURCES.			Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$17,246 70			\$15,988 02
Overdrafts						
Bonds and other securities			45 00			45 00
Bank premises			19,599 17			19,599 17
Furniture and fixtures			4,000 00			4,500 00
Safe deposit vaults			300 00			300 00
Other real estate owned						
Due from other than reserve banks						2,500 00
Due from reserve banks			2,810 10			2,469 26
Cash on hand			4,898 80			4,103 47
Exchanges for clearing house						
Checks and other cash items			370 95			30 00
Other assets			1,000 00			
Totals			\$50,180 72			\$49,594 92
LIABILITIES.						
Capital			\$28,300 00			\$28,300 00
Surplus			700 00			500 00
Undivided profits, less expenses and taxes paid			991 27			688 18
Bills payable, including certificates of deposit representing money borrowed						7,000 00
Due to other banks						
Due to banks, reserve deposits						
Dividends unpaid			126 14			253 54
Individual deposits subject to check			13,791 87			9,474 38
Demand certificates of deposit			1,975 00			1,035 00
Time certificates of deposit			4,289 94			2,327 32
Savings deposits						
Certified checks						
Cashier's checks			6 50			6 50
State, county and municipal deposits						
Postal savings deposits						
Other liabilities						
Totals			\$50,180 72			\$49,594 92

## 432. FIRST TRUST AND SAVINGS BANK—OAKLAND.

Incorporated March 12, 1908.

OFFICERS.—P. E. Bowles, President; Geo. D. Metcalf, Vice-President; L. G. Burpee, Vice-President; O. D. Jacoby, Cashier and Secretary; J. F. Lunge, Assistant Cashier.  
 DIRECTORS.—J. C. Morehouse, H. C. Morris, E. A. Heron, W. H. Taylor, L. G. Burpee, E. N. Walter, P. E. Bowles, Geo. D. Metcalf, O. D. Jacoby.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$114,643 11	\$2,788,480 47	\$2,903,123 58	\$2,531,931 99
Overdrafts					
Bonds and other securities		30,430 00	414,017 35	450,447 35	408,408 55
Bank premises					
Furniture and fixtures			701 50	701 50	5,000 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		40,102 46	388,151 54	426,344 00	41,282 49
Due from reserve banks		14,000 00	69,245 51	83,245 51	147,062 23
Cash on hand					72,405 35
Exchanges for clearing house					
Checks and other cash items					886 12
Other assets			6 72	6 72	9 10
Totals		\$205,205 57	\$3,658,603 09	\$3,863,808 66	\$3,207,085 83
LIABILITIES.					
Capital		\$25,000 00	\$275,000 00	\$300,000 00	\$300,000 00
Surplus		2,500 00	50,000 00	52,500 00	12,000 00
Undivided profits, less expenses and taxes paid		2,399 43	49,917 16	52,316 59	75,210 10
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		5,465 28		5,465 28	65,472 82
Due to banks, reserve deposits		148,900 86		148,900 86	146,643 60
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		21,000 00		21,000 00	21,000 00
Time certificates of deposit			72,655 20	72,655 20	44,595 00
Savings deposits			3,022,419 60	3,022,419 60	2,377,227 37
Certified checks					
Cashier's checks			15,323 13	15,323 13	6,138 94
State, county and municipal deposits			143,000 00	143,000 00	150,000 00
Postal savings deposits			30,288 00	30,288 00	8,748 00
Other liabilities					
Totals		\$205,205 57	\$3,658,603 09	\$3,863,808 66	\$3,207,085 83

## 435. BANK OF BEAUMONT—BEAUMONT.

Incorporated May 13, 1908.

OFFICERS—E. D. Reynolds, President; K. R. Smoot, Vice-President; E. J. Gillis, Cashier, Secretary and Treasurer.  
DIRECTORS—E. D. Reynolds, E. J. Gillis, F. C. Martin, K. R. Smoot, R. P. Stewart.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> -----				
Overdrafts-----	\$93,813 46			\$88,952 85
Bonds and other securities-----				50 04
Bank premises-----	15,000 00			15,557 84
Furniture and fixtures-----	4,000 00			4,150 60
Safe deposit vaults-----	300 00			1,000 00
Other real estate owned-----	330 00			1,000 00
Due from other than reserve banks-----				
Due from reserve banks-----	20,016 26			30,585 43
Cash on hand-----	9,834 24			10,337 41
Exchanges for clearing house-----				
Checks and other cash items-----	30 00			41 50
Other assets-----				
<b>Totals</b> -----	\$144,493 99			\$151,675 17
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid-----	6,000 00			4,000 00
Bills payable, including certificates of deposit representing money borrowed-----	2,958 24			1,788 09
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	68,980 65			62,751 25
Demand certificates of deposit-----	100 00			300 00
Time certificates of deposit-----	28,318 15			43,367 82
Savings deposits-----				
Certified checks-----	50 00			
Cashier's checks-----	309 00			1,717 61
State, county and municipal deposits-----	12,500 00			12,500 00
Postal savings deposits-----				
Other liabilities-----	167 95			252 40
<b>Totals</b> -----	\$144,493 99			\$151,675 17



## 436. BUTTE VALLEY STATE BANK—DORRIS.

Incorporated June 26, 1908.

OFFICERS—Fred Melhase, President; Merrill Evans, Vice-President; F. C. Stitzer, Cashier; Mollie Stitzer, Assistant Cashier.  
 DIRECTORS—Fred Melhase, Merrill Evans, J. T. Tuffs, Charles Bernath, F. C. Stitzer.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$53,092 90
Overdrafts		\$58,982 21			
Bonds and other securities					
Bank premises		14,216 80			541 79
Furniture and fixtures		2,200 00			2,200 00
Safe deposit vaults		1,500 00			1,500 00
Other real estate owned		500 00			500 00
Due from other than reserve banks		3,100 05			4,254 37
Due from reserve banks		10,003 93			16,078 00
Cash on hand		6,461 19			3,935 06
Exchanges for clearing house					
Checks and other cash items		181 19			38 50
Other assets					
Totals		\$96,436 09			\$82,171 80
LIABILITIES.					
Capital					\$25,000 00
Surplus		\$25,000 00			3,000 00
Undivided profits, less expenses and taxes paid		5,000 00			4,613 93
Bills payable, including certificates of deposit representing money borrowed		4,654 10			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		41,187 43			41,876 03
Demand certificates of deposit		9,739 81			7,022 81
Time certificates of deposit					
Savings deposits					50 00
Certified checks					
Cashier's checks					
State, county and municipal deposits		10,844 75			
Postal savings deposits					
Other liabilities					
Totals		\$96,436 09			\$82,171 80

# 438 AND 438B. TRADERS' BANK OF LOS ANGELES—LOS ANGELES.

Incorporated August 10, 1908.

OFFICERS—Philip L. Wilson, President; J. B. Coulston, Vice-President; Newman Essick, Vice-President; Thos. F. Cooke, Cashier, Treasurer and Secretary; C. H. Havens, Assistant Cashier and Assistant Secretary.  
DIRECTORS—Philip L. Wilson, J. B. Coulston, Newman Essick, W. A. Bonnyge, L. M. Davenport, Wm. Brill, J. W. McKinly, Henry Klein, E. T. Parke, P. A. Stanton, H. Y. Stanley, C. H. Havens, Thos. F. Cooke, N. F. Cooke, M. N. Wilson.

## Statement of June 4, 1913.

RESOURCES.				
	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$549,576 84	\$539,307 03	\$1,088,883 87	\$1,054,097 98
Overdrafts	12,448 81		12,448 81	108 35
Bonds and other securities	70,045 14	25,000 00	95,045 14	74,653 81
Bank premises		6,000 00	7,013 50	20,246 65
Furniture and fixtures	1,013 50			
Safe deposit vaults	2,902 87		2,902 87	
Other real estate owned	3,296 79	5,001 37	8,298 16	14,855 96
Due from other than reserve banks	61,958 21	68,420 25	130,378 46	254,663 13
Due from reserve banks	101,350 82	15,363 39	116,714 21	109,445 45
Cash on hand	4,847 33		4,847 33	2,548 73
Exchanges for clearing house	245 13	4,289 36	4,534 49	1,096 13
Checks and other cash items	12,618 90		12,618 90	12,898 32
Other assets				
Totals	\$820,294 34	\$633,351 40	\$1,453,675 74	\$1,544,644 51
LIABILITIES.				
Capital	\$150,000 00	\$92,500 00	\$242,500 00	\$200,000 00
Surplus	2,500 00	8,500 00	11,000 00	4,000 00
Bills payable, including certificates of deposit	*12,293 09	16,080 52	3,787 43	23,767 72
Undivided profits, less expenses and taxes paid				
Due to other banks	40,905 58		40,905 58	8,772 36
Due to banks, reserve deposits	40,983 77		40,983 77	57,649 13
Dividends unpaid	17 00		174 00	171 00
Individual deposits subject to check	519,503 83		519,503 83	685,226 57
Demand certificates of deposit	20,000 00		20,000 00	10,000 00
Time certificates of deposit				15,544 95
Savings deposits		87,569 89	87,569 89	481,965 14
Certified checks	245 25	438,730 99	438,730 99	1,013 00
Cashier's checks	6,675 00		6,675 00	4,034 64
State, county and municipal deposits	52,500 00		52,500 00	52,500 00
Postal savings deposits				
Other liabilities				
Totals	\$820,294 34	\$633,351 40	\$1,453,675 74	\$1,544,644 51

NOTE.—The above statements include the business of the Main street branch office.

\* Deficit.

## 441, 441A AND 441B. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated September 11, 1908.

OFFICERS—Marco H. Hellman, President; Irving H. Hellman, Vice-President; C. R. Bell, Secretary; Emanuel Cohen, Cashier; Ben H. Smith, Assistant Cashier; H. B. Kelly, Assistant Cashier.  
 DIRECTORS—L. C. Brand, Louis M. Cole, John T. Cooper, W. J. Doran, George B. Epstein, T. J. Fleming, H. C. Fryman, M. A. Hamburger, Harry L. Harris, Henderson Hayward, Irving H. Hellman, Marco H. Hellman, I. Hibbard, W. H. Holliday, C. G. Lynch, Benj. E. Page, E. W. Sargent, James Schultz, Willard Stimson, W. L. Valentine.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$1,544,687 76	\$1,044,125 97	\$88,387 33	\$3,577,201 06	\$667,395 95
Overdrafts	-----	2,321 36	-----	-----	2,321 36	731 22
Bonds and other securities	-----	615,815 19	73,125 00	-----	709,105 31	780,082 44
Bank premises	-----	374,091 00	140,960 00	110,165 12	515,000 00	-----
Furniture and fixtures	-----	31,969 30	-----	-----	31,969 30	21,999 30
Safe deposit vaults	-----	24,963 53	911 71	-----	25,875 24	12,911 71
Other real estate owned	-----	9,979 55	19,198 55	-----	29,177 90	16,730 83
Due from other than reserve banks	-----	40,875 94	48,576 45	-----	94,117 35	21,713 63
Due from reserve banks	-----	588,487 57	455,741 51	4,664 96	994,299 08	941,397 00
Cash on hand	-----	282,362 00	91,783 54	500 00	374,645 54	132,998 81
Exchanges for clearing house	-----	144,267 55	18,723 57	-----	162,991 12	4,756 96
Checks and other cash items	-----	144,531 06	-----	-----	144,531 06	1,134 33
Other assets	-----	4,132 43	-----	-----	4,132 43	3,380 09
Totals	-----	\$3,614,444 24	\$2,793,095 10	\$203,717 41	\$6,611,256 75	\$1,905,120 87
LIABILITIES.						
Capital	-----	\$275,000 00	\$275,000 00	\$200,000 00	\$750,000 00	\$250,000 00
Surplus	-----	196,016 40	58,983 60	-----	255,000 00	120,000 00
Undivided profits, less expenses and taxes paid	-----	118,514 43	1,375 06	-----	119,889 49	37,296 77
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----	-----
Due to other banks	-----	49,442 58	-----	-----	49,442 58	15,928 15
Due to banks, reserve deposits	-----	34,083 75	-----	-----	34,083 75	31,093 35
Dividends unpaid	-----	145 26	-----	-----	145 26	310 83
Individual deposits subject to check	-----	2,324,656 27	-----	-----	2,324,656 27	1,029,811 17
Time certificates of deposit	-----	117,714 00	-----	-----	117,714 00	15,070 90
Time certificates of deposit	-----	-----	246,087 81	-----	246,087 81	44,136 48
Savings deposits	-----	-----	2,191,597 88	-----	2,191,597 88	343,059 98
Certified checks	-----	4,206 00	-----	-----	4,206 00	1,461 10
Cashier's checks	-----	104,894 90	-----	-----	104,894 90	5,053 83
State, county and municipal deposits	-----	350,000 00	-----	-----	350,000 00	-----
Trust deposits	-----	37,515 71	-----	3,717 41	37,515 71	1,398 06
Postal savings deposits	-----	12,854 94	50 75	-----	12,905 69	10,500 00
Other liabilities	-----	-----	-----	-----	-----	-----
Totals	-----	\$3,614,444 24	\$2,793,095 10	\$203,717 41	\$6,611,256 75	\$1,905,120 87

NOTE.—The above statements include the business of the Union Square and Broadway branch offices, changed name from Merchants' Bank and Trust Company to Hellman Commercial Trust and Savings Bank March 25, 1913.

## 442. CITY AND COUNTY BANK—LOS ANGELES.

Incorporated September 23, 1908.

OFFICERS: Jos. Metzler, President; Irving S. Metzler, Vice-President; H. C. Neuschaefer, Vice-President; H. E. Mills, Secretary; J. P. Hunt, Cashier; P. H. Needham, Assistant Cashier.

DIRECTORS: Jos. Metzler, Irving S. Metzler, H. C. Neuschaefer, Chas. A. Elder, M. N. Newmark, F. H. Johnson, H. F. Pearson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts		\$415,172 97		\$721,477 52	\$439,808 57
Bonds and other securities		791 61		707 04	1,487 07
Bank premises		53,912 80	50,121 83	103,534 63	71,067 05
Furniture and fixtures					
Safe deposit vaults		3,316 75	803 18	4,118 93	4,127 18
Other real estate owned					
Due from other than reserve banks		2,482 02	8,654 23	11,186 86	23,069 43
Due from reserve banks		91,474 34	11,113 51	102,687 85	60,025 43
Cash on hand		27,810 67	7,365 23	35,181 80	54,480 00
Exchanges for clearing house		29,371 39		29,371 39	7,740 30
Checks and other cash items		3,668 73	14 08	3,673 71	1,132 97
Other assets		25 00		25 00	
Totals		\$615,677 81	\$89,437 51	\$1,002,115 32	\$602,675 95
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid		\$135,000 00	\$65,000 00	\$200,000 00	\$107,725 00
Bills payable, including certificates of deposit		12,500 00		12,500 00	12,500 00
Due to other banks		14,861 90	12,824 83	27,686 73	10,938 61
Due to banks, reserve deposits		19,787 40	912 53	20,700 92	19,006 23
Dividends payable					
Individual certificates of deposit		344,715 00		344,715 00	246,157 01
Time certificates of deposit		100 00		100 00	145 00
Due to certificates of deposit		39,137 10		39,137 10	30,002 43
Savings deposits			294,070 15	294,070 15	187,683 24
Certified checks		602 00		602 00	3,300 61
Outstanding checks		19,863 16		19,863 16	3,680 80
State, county and municipal deposits		40,500 00	13,000 00	59,500 00	42,000 00
Federal savings deposits					
Other liabilities		611 07		611 07	
Totals		\$615,677 81	\$89,437 51	\$1,002,115 32	\$602,675 95



## 445. TWENTY-THIRD AVENUE BANK—OAKLAND.

Incorporated February 24, 1909.

OFFICERS—B. F. Edwards, President; C. F. Montgomery, Cashier.

DIRECTORS—B. F. Edwards, C. F. Montgomery, John Ryan.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$32,084 80	\$53,813 61	\$105,848 41	\$81,650 20
Overdrafts	49 46		49 46	50
Bonds and other securities	32,876 85		32,876 85	20,919 95
Bank premises				
Furniture and fixtures	3,940 00		3,940 00	4,374 83
Safe deposit vaults	1,068 00		1,068 00	1,000 00
Other real estate owned				
Due from other than reserve banks	71,043 14		71,043 14	382 56
Due from reserve banks	8,055 72	4,837 69	12,893 41	18,143 43
Cash on hand				5,671 39
Exchanges for clearing house				
Checks and other cash items				138 00
Other assets				
Totals	\$109,059 97	\$58,651 30	\$227,711 27	\$132,340 89
LIABILITIES.				
Capital				
Surplus	\$19,000 00	\$6,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	4,000 00		4,000 00	3,556 12
Bills payable, including certificates of deposit representing money borrowed	1,406 50	1,437 03	2,843 53	1,185 04
Due to other banks				527 80
Due to banks, reserve deposits				
Dividends unpaid	127,892 32		127,892 32	
Individual deposits subject to check	1,337 15		1,337 15	51,421 10
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		51,214 27	51,214 27	37,941 73
Certified checks	2,924 00		2,924 00	208 50
Cashier's checks				
State, county and municipal deposits	12,500 00		12,500 00	12,500 00
Postal savings deposits				
Other liabilities				
Totals	\$109,059 97	\$58,651 30	\$227,711 27	\$132,340 89

# 448. HOME SAVINGS BANK OF ESCONDIDO—ESCONDIDO.

Incorporated April 21, 1909.

OFFICERS—W. H. H. Baldridge, President; G. W. Wisdom, Vice-President; Harry J. Hall, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. H. Baldridge, G. W. Wisdom, L. B. Hooper, W. A. Haden, F. H. Robert, H. F. Bloom, S. A. Reed, F. D. Hall, H. J. Hall.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts		\$92,637 00		\$93,449 85
Bonds and other securities				
Bank premises		13,968 75		
Furniture and fixtures				
Safe deposit vaults		756 90		
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks				
Cash on hand		15,668 35		
Exchanges for clearing house		2,003 55		16,636 01
Checks and other cash items				1,715 64
Other assets		45 50		108 78
Totals		\$125,080 05		\$114,910 28

## LIABILITIES.

Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		2,000 00		1,000 00
Bills payable, including certificates of deposit representing money borrowed		2,479 83		2,789 89
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		6,120 08		7,976 62
Certified checks		78,230 14		66,043 77
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		11,250 00		12,100 00
Other liabilities				
Totals		\$125,080 05		\$114,910 28

## 449. FAIROAKS BANK—FAIROAKS.

Incorporated April 27, 1909.

OFFICERS—A. T. Hodge, President; W. R. Gore, Vice-President; C. H. Slocum, Cashier and Secretary; A. G. Graham, Assistant Cashier.

DIRECTORS—A. T. Hodge, W. R. Gore, Alden Anderson, H. G. Studarus, C. D. Levering, J. B. Wrangham, C. H. Slocum.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$87,340 41			\$31,544 77
Overdrafts	3 49			
Bonds and other securities	18,769 00			17,559 00
Bank premises	7,414 19			7,414 19
Furniture and fixtures	2,053 90			2,023 90
Safe deposit vaults	370 37			370 37
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	7,559 79			5,850 67
Cash on hand	3,092 81			2,504 15
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$77,113 96			\$66,767 05
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$25,000 00			300 00
Undivided profits, less expenses and taxes paid	300 00			302 28
Bills payable, including certificates of deposit representing money borrowed	1,484 47			1,500 00
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	26,965 82			21,838 83
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit	10,200 33			5,827 94
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	12,500 00			12,500 00
Postal savings deposits	623 84			
Other liabilities				
Totals	\$77,113 96			\$66,767 05

## 450. HOMESTEAD SAVINGS BANK—BERKELEY.

Incorporated May 26, 1909.

Officers: Walter P. Woolsey, President; Frank H. Poole, Vice-President; John M. Fay, Vice-President; Frederick H. Clark, Secretary, Treasurer and Cashier; George Leonard, Assistant Cashier and Assistant Secretary.  
 Directors: Frank E. Armstrong, William T. Burnett, Frank H. Poole, John M. Fay, James M. Koford, Adolph Niehaus, William A. Powell, Walter P. Woolsey, Frederick H. Clark.

## Statement of June 4, 1913.

RESOURCES.		Commercial department, [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1913.
<b>LOANS</b>					
Overdrafts			\$800,000 00		\$800,758 30
Bank premises			54,708 02		54,109 56
Furniture and fixtures			26,498 94		26,880 14
Safe deposit vaults			1,079 25		1,794 00
Other real estate owned			408 00		408 00
Due from other than reserve banks			1,914 70		
Due from reserve banks			14,619 83		11,965 03
Cash on hand			7,431 86		7,017 27
Exchanges for clearing house			881 72		910 96
Checks and other cash items			9 00		266 45
Other assets			2,675 01		
<b>Totals</b>			<b>\$903,661 78</b>		<b>\$902,667 73</b>
<b>LIABILITIES</b>					
Capital					
Surplus			\$88,400 00		\$89,104 80
Undivided profits, less expenses and taxes paid			11,750 00		11,280 00
Bills payable, including certificates of deposit representing money borrowed			4,825 15		4,376 41
Due to other banks					9,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			68,611 00		72,676 02
Certified checks			130,642 11		130,896 68
Cashier's checks			768 70		66 60
State, county and municipal deposits			43,897 15		44,486 17
Postal savings deposits					
Other liabilities			2,067 62		251 29
<b>Totals</b>			<b>\$903,661 78</b>		<b>\$902,667 73</b>



## 453. BLOCHMAN BANKING COMPANY—SAN DIEGO.

Private Bank.

OFFICERS—L. A. Blochman, President; J. A. Heap, Cashier.

PARTNERS—L. A. Blochman, J. A. Heap.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$428,102 05	\$129,680 00	\$557,782 05	\$437,948 53
Overdrafts	-----	19,870 01		19,870 01	6,693 92
Bonds and other securities	-----	38,804 24	9,849 27	48,653 51	64,327 56
Bank premises	-----				
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----	1,700 00		1,700 00	1,500 00
Due from other than reserve banks	-----				
Due from reserve banks	-----	65,468 41		71,316 90	39,704 16
Cash on hand	-----	29,289 05	5,378 52	45,006 87	45,103 51
Exchanges for clearing house	-----	8,014 29	16,307 82	8,014 29	14,404 43
Checks and other cash items	-----	6,101 09		6,101 09	3,863 77
Other assets	-----	8,590 02		8,590 02	14,255 42
Totals	-----	\$806,419 79	\$161,195 61	\$767,615 40	\$831,074 00
LIABILITIES.					
Capital	-----				
Surplus	-----	\$57,500 00	\$17,500 00	\$75,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	-----	3,000 00	1,500 00	5,100 00	2,500 00
Bills payable, including certificates of deposit representing money borrowed	-----	11,204 44	7,085 24	18,239 68	9,567 26
Due to other banks	-----				
Due to banks, reserve deposits	-----				1,108 59
Dividends unpaid	-----				
Individual deposits subject to check	-----	344,141 88		344,141 88	318,089 70
Demand certificates of deposit	-----				
Time certificates of deposit	-----	158,036 48		158,036 48	83,771 08
Savings deposits	-----		130,160 37	130,160 37	134,812 82
Cashier's checks	-----	1,659 05		1,659 05	1,925 00
State, county and municipal deposits	-----	20,277 94		20,277 94	696 55
Postal savings deposits	-----	10,000 00	5,000 00	15,000 00	25,000 00
Other liabilities	-----				
Totals	-----	\$806,419 79	\$161,195 61	\$767,615 40	\$831,074 00

## 456. BANK OF CONCORD—CONCORD.

Incorporated February 26, 1910.

OFFICERS—J. F. Busey, President; H. C. Wetmore, Vice-President; W. F. Lawson, Secretary and Cashier; Lars Olsen, Treasurer;  
 John Williams, Assistant Cashier.  
 DIRECTORS—J. F. Busey, H. C. Wetmore, L. W. Brubeck, Fred W. Blume, Lars Olsen, Geo. W. Whitman, A. W. Maltby.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$8,980 65	\$112,625 15	\$181,065 80	\$212,503 19
Overdrafts		241 92		241 92	924 55
Bonds and other securities		647 76	11,017 50	11,665 26	11,017 50
Bank premises		10,740 62	19,170 20	29,910 82	18,780 20
Furniture and fixtures			4,500 00	4,000 00	4,000 00
Safe deposit vaults		525 50		525 50	525 50
Other real estate owned					
Due from other than reserve banks		3,744 69		3,744 69	1,719 64
Due from reserve banks		19,265 80	9,925 98	29,191 78	34,390 15
Cash on hand		9,974 09	3,121 04	13,095 13	8,760 95
Exchanges for clearing house					
Checks and other cash items					
Other assets					843 88
Totals		\$114,121 03	\$159,859 87	\$273,980 90	\$293,408 56
LIABILITIES.					
Capital					
Surplus		\$15,000 00	\$30,000 00	\$85,000 00	\$55,000 00
Undivided profits, less expenses and taxes paid		2,000 00		2,000 00	1,000 00
Bills payable, including certificates of deposit representing money borrowed		843 11	2,531 86	3,374 97	2,340 62
Due to other banks		10,000 00		10,000 00	10,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		77,806 63		77,806 63	92,637 10
Demand certificates of deposit		7,000 00		7,000 00	140 70
Time certificates of deposit					
Savings deposits			127,338 01	127,338 01	141,218 22
Certified checks					425 00
Cashier's checks					457 62
State, county and municipal deposits		1,471 23	10,000 00	1,471 29	10,000 00
Postal savings deposits					
Other liabilities					
Totals		\$114,121 03	\$159,859 87	\$273,980 90	\$293,408 56

## 457. BANK OF DOWNEY—DOWNEY.

Private Bank.

OFFICERS—H. A. Scott, sole owner.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$23,289 00			\$23,132 00
Overdrafts	137 01			121 69
Bonds and other securities				302 98
Bank premises				1,400 00
Furniture and fixtures	1,200 00			600 00
Safe deposit vaults	600 00			
Other real estate owned				
Due from other than reserve banks	3,493 51			6,010 86
Due from reserve banks	3,882 95			2,548 83
Cash on hand	1,675 26			2,047 37
Exchanges for clearing house				
Checks and other cash items				
Other assets	305 00			
Totals	\$45,252 73			\$52,183 73

## LIABILITIES.

Capital				\$25,000 00
Surplus	\$25,000 00			300 00
Undivided profits, less expenses and taxes paid	400 00			350 60
Bills payable, including certificates of deposit representing money borrowed	375 00			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	18,368 73			25,888 93
Demand certificates of deposit	1,088 50			604 20
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$45,252 73			\$52,183 73

# 459. BANK OF ALEX. BROWN—WALNUT GROVE.

Private Bank.

OFFICERS—Alex. Brown, owner.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$142,008 43			\$91,283 61
Bonds and other securities	1,046 38			581 82
Bank premises	19,023 00			
Furniture and fixtures				
Safe deposit vaults	696 00			696 00
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	70,693 31			160,665 27
Cash on hand	16,130 29			16,501 92
Exchanges for clearing house				
Checks and other cash items	21,073 46			
Other assets				
Totals	\$270,640 93			\$269,728 12

## LIABILITIES.

Capital				
Surplus	\$50,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid				20,244 01
Bills payable, including certificates of deposit representing money borrowed	2,979 49			748 54
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand deposits of deposit	188,584 28			180,195 04
Time certificates of deposit	11,403 31			18,529 68
Savings deposits	17,395 35			23,879 00
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	278 50			1,201 85
Totals	\$270,640 93			\$269,728 12



## 460. BANK OF CORNING—CORNING.

Private Bank.

Officers—Wm. Dale, President and owner; C. D. Hill, Assistant Cashier.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$153,465 19			\$133,372 04
Overdrafts	3,519 58			974 29
Bonds and other securities	20 00			5,669 97
Bank promises				
Furniture and fixtures	5,285 00			6,182 57
Safe deposit vaults				
Safe deposit boxes owned	4,391 93			4,391 93
Other real estate owned	3,778 06			28,644 35
Due from other than reserve banks	21,469 59			12,712 80
Due from reserve banks	18,765 60			8,802 45
Cash on hand	985 01			609 84
Exchanges for clearing house				
Cheques and other cash items	6,781 35			
Other assets				
Totals	\$218,421 31			\$201,390 24
LIABILITIES.				
Capital	\$82,000 00			\$82,000 00
Surplus				
Undivided profits, less expenses and taxes paid	3,459 01			1,858 58
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks	3,512 31			
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	145,766 05			146,472 67
Demand certificates of deposit	10,194 99			8,569 77
Time certificates of deposit	23,460 57			12,312 11
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	38 38			197 11
Totals	\$218,421 31			\$201,390 24

## 461. BANK OF LOLETA—LOLETA.

Incorporated September 7, 1910.

OFFICERS.—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Cashier and Secretary.  
 DIRECTORS. R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Haugen, John Holst.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$46,946 99			\$26,862 77
Overdrafts	19 50			7 40
Bonds and other securities	19,100 00			1,010 00
Bank premises	3,800 00			3,900 00
Furniture and fixtures	2,100 00			2,200 00
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	10,225 42			11,760 18
Cash on hand	2,882 85			7,774 68
Exchanges for clearing house				
Checks and other cash items	633 50			
Other assets				
Totals	\$85,729 26			\$63,514 93
LIABILITIES.				
Capital	\$25,000 00			\$25,000 00
Surplus	300 00			200 00
Undivided profits, less expenses and taxes paid	1,240 37			955 22
Bills payable, including certificates of deposit representing money borrowed	5,000 00			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	30,303 94			28,976 85
Individual deposits subject to check	2,015 67			1,152 70
Demand certificates of deposit	8,997 09			7,210 00
Time certificates of deposit				
Savings deposits	16 25			20 16
Certified checks				
Cashier's checks				
State, county and municipal deposits	12,500 00			
Postal savings deposits	156 03			
Other liabilities				
Totals	\$85,729 26			\$63,514 93

## 464 AND 464A. BANK OF TRACY—TRACY.

Incorporated June 11, 1909.

Officers—John C. Droge, President; Wm. Schmidt, Vice-President; O. H. Root, Cashier, Secretary and Treasurer.  
 Directors—John C. Droge, Rudolph Volmer, Chas. D. Eilers, T. V. Richardson, John Kaggsto, Wm. Schmidt, Claus Peers, Matt Weisser.

## Statement of June 4, 1913.

RESOURCES.				Combined June 4, 1913.	Combined June 14, 1912.
<b>LOANS</b>					
Overdrafts				\$348,000 00	\$305,611 06
Bonds and other securities				296 26	643 22
Bank premises				57,245 81	46,319 32
Furniture and fixtures				5,192 97	4,903 29
Sale deposit vaults				5,572 31	5,744 46
Other real estate owned				1,139 75	1,230 28
Due from other than reserve banks				2,904 02	100 00
Due from reserve banks				26,237 70	35,951 33
Cash on hand				24,950 80	27,445 60
Exchanges for clearing house					
Checks and other cash items					
Other assets				760 16	217 81
<b>Totals</b>				\$472,900 43	\$428,355 97
<b>LIABILITIES.</b>					
Capital					\$54,100 00
Surplus				\$75,000 00	500 00
Undivided profits, less expenses and taxes paid				2,400 00	6,100 33
Bills payable, including certificates of deposit representing money borrowed				5,571 94	
Due to other banks					
Due to banks, reserve deposits				5,428 71	5,028 55
Dividends unpaid				5 00	
Individual deposits subject to check				140,383 38	155,910 06
Time certificates of deposit				4,955 05	253 54
Time certificates of deposit				80 00	8,781 16
Savings deposits				212,125 13	173,936 98
Certified checks				407 70	5 35
Cashier's checks					
State, county and municipal deposits				21,100 00	23,630 00
Postal savings deposits				1,362 44	
Other liabilities					
<b>Totals</b>				\$472,900 43	\$428,355 97

NOTE.—The above statements include the business of Byron branch office.

## 465. HOME SAVINGS BANK OF WOODLAND—WOODLAND.

Incorporated June 22, 1909.

OFFICERS—M. O. Harling, President; T. J. Vaughan, Vice-President; R. H. Schluer, Secretary and Assistant Cashier; J. D. Harling, Cashier; W. P. Buford, Assistant Cashier.  
 DIRECTORS—M. O. Harling, T. J. Vaughan, R. J. Gibson, Louis V. Nardini, Richard Alge, T. H. Ryder, George Welder, D. A. McGriff, Emil Krellenberg.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 14, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$570,533 81		\$470,031 86
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----		328,453 30		258,710 00
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----		10,557 82		
Due from other than reserve banks	-----				
Due from reserve banks	-----		101,389 30		500 00
Cash on hand	-----		51,362 43		53,363 03
Exchanges for clearing house	-----				35,637 46
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$1,002,506 86		\$818,242 35
LIABILITIES.					
Capital	-----				
Surplus	-----		\$125,000 00		\$125,000 00
Undivided profits, less expenses and taxes paid	-----		31,250 00		31,250 00
Bills payable, including certificates of deposit representing money borrowed	-----		20,311 34		14,018 28
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----		83 00		87 50
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		828,362 52		622,891 57
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		62,500 00		25,000 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$1,002,506 86		\$818,242 35



## 466. FIRST SAVINGS BANK—VALLEJO.

Incorporated July 23, 1909.

OFFICERS—Jos. R. English, President; Charles Widenmann, Vice-President; B. F. Griffin, Vice-President and Manager; Geo. R. Cadan, Secretary and Cashier.  
 DIRECTORS—P. E. Bowles, Frank R. Devlin, Charles Widenmann, Z. J. Hatch, Philip Steffan, Jos. R. English, B. F. Griffin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$355,815 00		\$296,585 00
Overdrafts	-----				
Bonds and other securities	-----		118,150 00		119,450 00
Bank premises	-----				
Furniture and fixtures	-----		1,053 50		600 00
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		41,715 05		20,443 19
Cash on hand	-----		13,185 19		8,826 65
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$529,918 74		\$445,904 84
LIABILITIES.					
Capital	-----				
Surplus	-----		\$40,000 00		\$40,000 00
Undivided profits, less expenses and taxes paid	-----		8,000 00		8,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		9,377 11		8,359 55
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		403,442 13		385,545 29
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		9,000 00		9,000 00
Postal savings deposits	-----				
Other liabilities	-----		99 50		
Totals	-----		\$529,918 74		\$445,904 84

# 468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY)—SAN FRANCISCO. Incorporated July 20, 1867.

OFFICERS—Thos. S. Baker, Agent.  
DIRECTORS—F. H. Armstrong, Andrew Forbes, G. Friesland, C. R. Lenzmann, S. A. Levy, F. Lieb, W. Logan, G. H. Medhurst, H. A. Siebs.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	Overdrafts				
	Bonds and other securities				
	Bank premises				
	Furniture and fixtures				
	Safe deposit vaults	\$800 00			\$800 00
	Other real estate owned				
	Due from other than reserve banks	143,919 09			159,647 04
	Cash on hand	317,248 95			142,275 53
	Exchanges for clearing house	903 56			2,285 37
	Checks and other cash items				
	Other assets	501 25			523 00
	Totals	\$403,072 85			\$305,531 94
LIABILITIES.					
Capital	Surplus	\$50,000 00			\$50,000 00
	Undivided profits, less expenses and taxes paid				
	Bills payable, including certificates of deposit representing money borrowed				
	Due to other banks				
	Due to banks, reserve deposits				211,088 81
	Dividends unpaid				
	Individual deposits subject to check				
	Demand certificates of deposit				
	Time certificates of deposit				
	Savings deposits				
	Certified checks				
	Cashier's checks				
	State, county and municipal deposits				
	Postal savings deposits				
	Other liabilities	413,072 85			44,443 13
	Totals	\$403,072 85			\$305,531 94

## 469. THE BANK OF GARDEN GROVE—GARDEN GROVE.

Incorporated July 9, 1909.

OFFICERS—C. E. Lampe, President; J. Allen Knapp, Vice-President; F. H. Cloyes, Cashier; K. N. Coplen, Assistant Cashier.  
 DIRECTORS—C. E. Lampe, H. C. Head, Frank Ely, F. E. Cloyes, John W. Esser, C. S. Holt, J. Allen Knapp.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>ASSETS</b>					
Loans					
Overdrafts		\$102,353 92			\$86,331 55
Bonds and other securities		13 15			7 09
Bank premises		6,163 80			
Furniture and fixtures		3,042 85			3,042 85
Safe deposit vaults		2,435 50			2,435 50
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		9,470 26			10,148 47
Cash on hand		8,181 61			7,262 15
Exchanges for clearing house					
Checks and other cash items		65			52 00
Other assets					40 00
<b>Totals</b>		<b>\$131,261 74</b>			<b>\$118,919 61</b>
<b>LIABILITIES.</b>					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		1,000 00			1,000 00
Bills payable, including certificates of deposit representing money borrowed		2,157 17			1,419 17
Due to other banks		10,000 00			10,000 00
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		72,262 21			66,335 02
Time certificates of deposit					
Individual certificates of deposit		14,929 35			15,955 67
Savings deposits					
Certified checks					
Cashier's checks		3,675 51			809 75
State, county and municipal deposits		2,700 00			
Postal savings deposits					
Other liabilities		107 50			
<b>Totals</b>		<b>\$131,261 74</b>			<b>\$118,919 61</b>

## 470. BANK OF PERRIS—PERRIS.

Incorporated November 20, 1908.

OFFICERS—W. W. Stewart, President; W. G. Stewart, Cashier; C. R. Stewart, Assistant Cashier.  
DIRECTORS—W. W. Stewart, W. G. Stewart, Edward Poorman.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$93,799 37			\$88,636 39
Overdrafts	772 40			1,472 63
Bonds and other securities	10,000 00			10,000 00
Bank premises				
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	42,005 72			32,097 02
Cash on hand	11,822 65			10,005 52
Exchanges for clearing house				
Checks and other cash items	1,512 02			839 35
Other assets				
Totals	\$160,512 16			\$143,050 91
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	5,500 00			3,000 00
Bills payable, including certificates of deposit representing money borrowed	2,746 26			3,300 47
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	96,000 80			\$7,647 09
Demand certificates of deposit	22,256 10			14,603 35
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits	9,000 00			9,500 00
Postal savings deposits				
Other liabilities				
Totals	\$160,512 16			\$143,050 91



## 471. BANK OF HIGHGROVE—HIGHGROVE.

Incorporated January 7, 1909.

Officers—Stanley J. Castleman, President; F. M. Ryon, Vice-President; W. H. Ryon, Cashier, Secretary and Treasurer.  
 Directors—Stanley J. Castleman, F. M. Ryon, W. H. Ryon, Albert J. Twogood, N. H. Twogood, E. F. Wolever, W. H. Brown.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts				
Bonds and other securities				
Bank premises	\$37,549 88			\$32,520 90
Furniture and fixtures	500 00			883 16
Safe deposit vaults				
Other real estate owned	1,920 00			1,920 00
Due from other than reserve banks				
Due from reserve banks	5,415 10			12,856 20
Cash on hand	1,412 82			3,559 71
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$46,759 39			\$81,689 97
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	585 00			400 00
Bills payable, including certificates of deposit representing money borrowed	842 60			631 33
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	16,027 11			49,240 38
Demand certificates of deposit	3,704 62			6,418 26
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$46,759 39			\$81,689 97

# 472. BANK OF LA MESA—LA MESA.

Incorporated January 14, 1909.

OFFICERS—S. C. Gable, President; L. Sperbeck, Cashier and Secretary; E. C. Upp, Assistant Cashier.  
DIRECTORS—S. C. Gable, C. C. Park, H. C. Park, W. E. Thorne, C. R. Fitzgerald, L. Sperbeck.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$91,211 34			\$80,000 75
Bonds and other securities		214 08			216 73
Bank premises		14,088 58			13,015 00
Furniture and fixtures		2,250 00			2,487 96
Safe deposit vaults		1,400 00			1,440 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					505 15
Cash on hand		28,829 30			10,955 75
Exchanges for clearing house		6,877 86			32,831 84
Checks and other cash items					6,493 00
Other assets					31 12
Totals		\$144,371 16			25 50
					\$148,567 80
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid		\$25,000 00			\$25,000 00
Bills payable, including certificates of deposit representing money borrowed		2,000 00			1,000 00
Due to other banks		2,808 45			2,365 98
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits					
Demand deposits subject to check		74,331 80			
Time certificates of deposit					94,025 44
Savings deposits		541 57			789 86
Certified checks		27,659 84			13,885 52
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits		12,000 00			11,500 00
Other liabilities					
Totals		\$144,371 16			\$148,567 80

## 474. THE FIRST BANK OF SAN ANSELMO—SAN ANSELMO.

Incorporated October 13, 1909.

OFFICERS—J. C. Ross, President; E. K. Wood, Vice-President; H. S. Foote, Secretary and Cashier.

DIRECTORS—J. C. Ross, E. K. Wood, Carl Westerfeld, T. W. Collins, G. Granucci.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$92,434 00	\$83,795 97	\$146,229 97	\$91,108 75
Overdrafts	-----				746 54
Bonds and other securities	-----	16,203 91	4,725 00	20,928 91	19,482 85
Bank premises	-----	15,126 50		15,126 50	15,126 50
Furniture and fixtures	-----	1,369 02	535 00	1,904 02	1,709 47
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----	1,888 01		1,888 01	1,523 10
Due from reserve banks	-----	15,445 48	2,537 02	17,982 50	13,590 51
Cash on hand	-----	7,665 92	2,295 06	9,960 98	14,364 90
Exchanges for clearing house	-----				
Checks and other cash items	-----	135 00		135 00	308 45
Other assets	-----	264 75		264 75	
Totals	-----	\$120,532 59	\$93,838 05	\$214,390 64	\$157,961 07
LIABILITIES.					
Capital	-----				
Surplus	-----	\$20,000 00	\$10,000 00	\$30,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----		1,250 00	1,250 00	
Bills payable, including certificates of deposit representing money borrowed	-----	301 65	2,433 45	3,335 10	1,579 69
Due to other banks	-----				187 41
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	80,684 78		80,684 78	74,693 55
Demand certificates of deposit	-----				
Time certificates of deposit	-----	550 00		550 00	481 00
Savings deposits	-----		80,194 60	80,194 60	48,821 52
Certified checks	-----				40 00
Cashier's checks	-----	90 00		90 00	
State, county and municipal deposits	-----	9,175 94		9,175 94	7,157 90
Postal savings deposits	-----				
Other liabilities	-----	130 22		130 22	
Totals	-----	\$120,532 59	\$93,838 05	\$214,390 64	\$157,961 07

# **CITIZENS' BANK OF OAK PARK—SACRAMENTO (FORMERLY OAK PARK).**

Incorporated October 30, 1909.

OFFICERS—H. C. Muddox, President; V. L. Hatfield, Vice-President; D. K. Colclough, Cashier and Secretary; F. W. Biewener, Jr., Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Dwight Miller, Alden Anderson, W. W. Bassett, H. C. Muddox, V. L. Hatfield, D. S. Wasserman, F. W. Biewener, Jr.

Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>LOANS</b>				
Overdrafts	\$45,595 00	\$11,650 00	\$57,245 00	\$54,899 86
Bonds and other securities	11,236 40	6,440 13	17,676 53	6 90
Bank premises				12,115 00
Furniture and fixtures	1,751 00		1,751 00	8,133 10
Safe deposit vaults				2,012 08
Other real estate owned				3,900 00
Due from other than reserve banks				5,971 56
Due from reserve banks				5,898 76
Cash on hand	4,194 31	550 43	4,744 74	1,346 77
Exchanges for clearing house	4,153 16	620 67	4,773 83	2 95
Checks and other cash items	100 00		100 00	
Other assets	215 00		215 00	
<b>Totals</b>	\$67,249 87	\$19,261 23	\$86,511 10	\$94,197 58

## LIABILITIES.

<b>CAPITAL</b>				
Surplus	\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit		284 41	391 30	312 86
Due to other banks	106 89			
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit	35,145 18		35,145 18	46,869 85
Savings deposits	190 00		190 00	1,356 53
Certified checks	1,757 86		1,757 86	5,648 92
Cashier's checks				8,760 12
State, county and municipal deposits		11,476 82	11,476 82	
Postal savings deposits	50 00		50 00	
Other liabilities	10,000 00	2,500 00	12,500 00	6,250 00
<b>Totals</b>	\$67,249 87	\$19,261 23	\$86,511 10	\$94,197 58



## 476. AUBURN SAVINGS BANK—AUBURN.

Incorporated September 16, 1898.

OFFICERS—E. T. Robie, President; J. H. Robie, Vice-President; L. Huntley, Secretary; G. W. Brundage, Cashier.  
DIRECTORS—Chas. H. Slade, Geo. P. Collins, E. T. Robie, J. H. Robie, L. Huntley.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$105,306 06		\$109,775 81
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----		44,735 11		42,746 78
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		21,975 65		11,990 86
Cash on hand	-----		3,600 00		3,500 00
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$235,676 82		\$228,013 45
LIABILITIES.					
Capital	-----				
Surplus	-----		\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid	-----		1,700 00		1,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		5,774 26		4,741 97
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----		2 00		24 00
Individual deposits subject to check	-----				
Demand certificates of deposit	-----		435 55		2,273 40
Time certificates of deposit	-----		131,921 85		144,889 94
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		25,000 00		25,000 00
Postal savings deposits	-----		853 16		84 14
Other liabilities	-----				
Totals	-----		\$235,676 82		\$228,013 45

## 477. RUSS WILLIAMS BANKING COMPANY—FERNDALÉ.

Incorporated November 17, 1909.

OFFICERS—Frank G. Williams, President; Wm. N. Russ, Vice-President; R. S. Feenaty, Secretary and Cashier; Geo. N. Lunde, Assistant Cashier.  
 DIRECTORS—Frank G. Williams, Georgia R. Williams, Wm. N. Russ, Geo. N. Lunde, R. S. Feenaty.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----				
Overdrafts	-----	\$111,476 28			\$72,168 02
Receivables	-----				1 99
Bonds and other securities	-----	44,856 05			39,436 22
Bank premises	-----				
Furniture and fixtures	-----	2,243 45			1,000 00
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----	27,245 48			4,798 57
Cash on hand	-----	16,418 00			30,083 50
Exchanges for clearing house	-----				21,544 54
Checks and other cash items	-----	59 10			323 83
Other assets	-----				
Totals	-----	\$202,298 42			\$169,359 67
LIABILITIES.					
Capital	-----				
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----	\$25,000 00			\$25,000 00
Bills payable, including certificates of deposit representing money borrowed	-----	5,000 00			2,500 00
Due to other banks	-----	3,399 24			1,714 97
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	95,540 97			104,185 57
Demand certificates of deposit	-----	4,249 33			3,974 88
Time certificates of deposit	-----	56,605 88			21,992 25
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----	3 00			22 00
State, county and municipal deposits	-----	12,500 00			10,000 00
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----	\$202,298 42			\$169,359 67

## 478. FIRST SAVINGS BANK OF SISKIYOU COUNTY—YREKA.

Incorporated September 27, 1909.

OFFICERS—Fred E. Wadsworth, President; Claude E. Gillis, Vice-President; Jas. A. Thomas, Secretary and Treasurer; H. C. Patterson, Assistant Secretary.  
 DIRECTORS—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchill, Amelia L. Huseman, Lillian M. Julien, M. C. Beem, E. C. Hart.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Complied June 4, 1913. [None.]	Combined June 4, 1912.
<b>LOANS</b>					
Overdrafts	-----		\$158,316 75		\$121,000 00
Bonds and other securities	-----				
Bank premises	-----		27,022 50		27,072 50
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----		4,710 02		503 67
Due from other than reserve banks	-----		30,370 00		21,800 00
Due from reserve banks	-----		4,084 57		3,880 28
Cash on hand	-----				
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$234,134 57		\$177,507 38
<b>LIABILITIES.</b>					
Capital	-----				
Surplus	-----		\$30,000 00		\$30,000 00
Undivided profits, less expenses and taxes paid	-----		000 00		
Bills payable, including certificates of deposit representing money borrowed	-----		4,384 87		4,409 49
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----		108,049 70		143,097 89
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$234,134 57		\$177,507 38

# 479. LOS ANGELES HIBERNIAN SAVINGS BANK—LOS ANGELES.

Incorporated December 6, 1909.

OFFICERS—Geo. Chaffey, President; Jos. D. Radford, Vice-President; G. Allen Hancock, Vice-President; J. A. Cashion, Vice-President; A. M. Gibbs, Secretary; Geo. A. J. Howard, Cashier; T. E. Ivey, Jr., Assistant Cashier.  
 DIRECTORS—Geo. Chaffey, Jos. D. Radford, A. M. Gibbs, J. A. Cashion, G. Allen Hancock, A. M. Chaffey, Frederick J. Mullen, A. I. McCormick, O. M. Sanders, Walter P. Story, W. M. Eason.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
ASSETS.	Loans	\$222,754 07	\$1,006,481 84	\$1,229,235 91	\$872,459 18
	Overdrafts	239 12	3 98	243 10	237 79
	Bonds and other securities	117,728 70	188,128 70	305,857 40	215,027 64
	Bank premises				
	Furniture and fixtures				
	Sale deposit vaults		10,228 72	10,228 72	3,329 36
	Other real estate owned				
	Due from other than reserve banks				
	Due from reserve banks	134,390 65	212,509 81	346,800 46	5,000 00
	Cash on hand	33,071 24	62,000 00	95,071 24	119,489 48
	Exchanges for clearing house.	9,318 01		9,318 01	41,339 42
	Checks and other cash items	301 38		301 38	9,072 14
Totals		\$517,712 17	\$1,479,353 08	\$1,997,065 25	\$1,266,145 96
LIABILITIES.	Capital	\$150,000 00	\$100,000 00	\$250,000 00	\$250,000 00
	Surplus		1,000 00	1,000 00	1,000 00
	Undivided profits, less expenses and taxes paid	9,616 84	13,405 13	23,021 97	9,145 30
	Bills payable, including certificates of deposit representing money borrowed				
	Due to other banks		2,500 00	2,500 00	
	Due to banks, reserve deposits				
	Dividends unpaid	239,758 05	42 00	239,758 05	251,532 02
	Individual deposits subject to check	11,837 93		11,837 93	18,156 00
	Demand certificates of deposit		96,718 02	96,718 02	76,513 46
	Time certificates of deposit		1,229,891 23	1,229,891 23	607,462 62
	Savings deposits			118 55	133 80
	Cashier's checks	118 55			
Other liabilities.	State, county and municipal deposits	3,880 80		3,880 80	3,612 76
	Postal savings deposits	72,500 00	25,000 00	97,500 00	50,000 00
			10,796 70	10,796 70	
	Totals	\$517,712 17	\$1,479,353 08	\$1,997,065 25	\$1,266,145 96



## 481. THE FIRST BANK OF SAVINGS OF FORT BRAGG—FORT BRAGG.

Incorporated January 11, 1910.

OFFICERS—Leonard Barnard, President; George Golden, Vice-President; John E. Weller, Secretary and Cashier.  
DIRECTORS—Leonard Barnard, George Golden, F. Windelux, C. W. Brobeck, L. J. Scoofly, H. F. Plummer, J. E. Weller.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$119,879 94		\$86,285 02
Overdrafts				
Bonds and other securities				
Bank premises		18,991 30		22,841 30
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned		3,200 00		
Due from other than reserve banks				
Due from reserve banks		4,839 51		4,824 14
Cash on hand		2,352 65		4,719 61
Exchanges for clearing house				
Checks and other cash items		49 80		942 07
Other assets				
Totals		\$149,313 20		\$119,612 14
LIABILITIES.				
Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		1,050 00		450 00
Bills payable, including certificates of deposit representing money borrowed		1,857 74		798 02
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		107,806 46		80,864 12
Certified checks				
Cashier's checks		1,009 00		
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$149,313 20		\$119,612 14

# 483. THE FIRST SAVINGS BANK OF CORCORAN—CORCORAN.

Incorporated January 13, 1910.

OFFICERS—J. B. Mayer, President; H. J. Whitley, Vice-President; J. W. Gulberson, Vice-President; L. G. Fuller, Cashier.  
DIRECTORS—J. B. Mayer, H. J. Whitley, Geo. Henner, J. W. Gulberson, A. V. Taylor, W. I. Nambor.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$23,964 52
Overdrafts		\$14,893 77		
Bonds and other securities				
Bank premiums		8,000 00		8,000 00
Furniture and fixtures				
Safe deposit vaults				264 00
Other real estate owned				
Due from other than reserve banks		3,029 40		2,046 93
Due from reserve banks				
Cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$26,023 23		\$34,275 45
LIABILITIES.				
Capital				\$25,000 00
Surplus		\$25,000 00		500 00
Undivided profits, less expenses and taxes paid		1,000 00		644 43
Bills payable, including certificates of deposit representing money borrowed		23 23		
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				8,130 99
Savings deposits				
Verified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$26,023 23		\$34,275 45

## 484. MONOGHAN AND MURPHY BANK—NEEDLES.

Incorporated July 8, 1905.

Officers—L. J. Murphy, President; Frank Monaghan, Vice-President; Dan Murphy, Secretary; W. C. Kalsor, Cashier.  
 Directors—Geo. S. Briggs, James Johnson, W. C. Patterson, S. J. Lewis, F. J. Murphy, Dan Murphy, F. X. Annnoon.

## Statement of June 4, 1913.

RESOURCES.				Combined	
	Commercial department.	Savings department.	[None.]	June 3, 1913.	Combined June 14, 1912.
		[None.]			
LOANS					
Overdrafts	\$100,803 78				\$132,528 32
Bonds and other securities	324 32				
Bank premises					
Furniture and fixtures	70,306 21				25,000 00
State deposit warrants					
Other real estate owned					
Due from other than reserve banks	14,940 69				1,340 47
Due from reserve banks	47,065 00				30,193 64
Cash on hand	21,221 57				13,122 10
Exchanges for clearing house	701 40				3,035 85
Checks and other cash items	2,472 29				
Other assets					
Totals	\$228,018 35				\$205,931 38
LIABILITIES.				Combined	
CAPITAL					
Surplus	\$25,000 00				\$25,000 00
Undivided profits, less expenses and taxes paid	50,000 00				25,000 00
Bills payable, including certificates of deposit representing money borrowed	19,772 64				33,969 98
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check	132,784 96				121,971 40
Demand certificates of deposit					
Time certificates of deposit	10,460 75				
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals	\$228,018 35				\$205,931 38

## 485. THE LINDSAY SAVINGS BANK—LINDSAY.

Incorporated March 3, 1910.

OFFICERS—S. Mitchell, President; Ernest L. Daniels, Vice-President; G. V. Reid, Cashier; C. B. Lyons, Assistant Cashier.  
 DIRECTORS—S. Mitchell, Ernest L. Daniels, G. V. Reid, G. K. Hostetter, C. S. McLaury, B. A. Angel, Frank Cleary.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$107,700 00		\$88,100 00
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----		5,281 87		10,062 50
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----		7,455 38		13,554 49
Cash on hand	-----		4,000 00		3,000 00
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$124,477 25		\$124,716 99
LIABILITIES.					
Capital	-----				
Surplus	-----		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	-----		2,000 00		1,250 00
Bills payable, including certificates of deposit representing money borrowed	-----		449 34		1,234 58
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		18,821 44		31,880 16
Certified checks	-----		78,206 47		65,332 25
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$124,477 25		\$124,716 99



## 486. FRESNO SAVINGS BANK—FRESNO.

Incorporated March 16, 1910.

OFFICERS—A. B. Clark, President and Manager; J. S. Jones, Vice-President; L. O. Stephens, Vice-President; Wm. R. Wells, Cashier, Secretary and Treasurer.

DIRECTORS—A. B. Clark, J. S. Jones, L. O. Stephens, J. J. Vincent, W. J. Kittrell, W. O. Miles, W. M. Wyatt, J. L. Maupin, D. H. Trowbridge, E. J. Bullard, J. J. Miley.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts	-----		\$32,856 69	-----	\$338,900 39
Bonds and other securities	-----			-----	
Bank premises	-----		30,029 69	-----	24,287 69
Furniture and fixtures	-----		35,883 25	-----	35,883 25
Safe deposit vaults	-----		5,320 45	-----	5,017 45
Other real estate owned	-----			-----	
Due from other than reserve banks	-----			-----	
Due from reserve banks	-----		64,948 72	-----	36,692 42
Cash on hand	-----		14,252 87	-----	10,417 48
Exchanges for clearing house	-----			-----	
Checks and other cash items	-----		23 30	-----	72 10
Other assets	-----			-----	
Totals	-----		\$83,314 87	-----	\$431,270 18
<b>LIABILITIES.</b>					
Capital	-----			-----	
Surplus	-----		\$97,500 00	-----	\$97,500 00
Undivided profits, less expenses and taxes paid	-----			-----	
Bills payable, including certificates of deposit representing money borrowed	-----		8,235 56	-----	6,038 92
Due to other banks	-----			-----	
Due to banks, reserve deposits	-----			-----	
Dividends unpaid	-----			-----	
Individual deposits subject to check	-----			-----	
Demand certificates of deposit	-----			-----	
Time certificates of deposit	-----			-----	
Savings deposits	-----		507,559 31	-----	377,701 26
Certified checks	-----			-----	
Cashier's checks	-----			-----	
State, county and municipal deposits	-----			-----	
Postal savings deposits	-----			-----	
Other liabilities	-----			-----	
Totals	-----		\$583,314 87	-----	\$431,270 18

## 487. THE REDDING SAVINGS BANK—REDDING.

Incorporated March 23, 1910.

OFFICERS—N. B. Frisbie, President; W. D. Tillotson, Vice-President; E. C. Frisbie, Cashier.  
 DIRECTORS—N. B. Frisbie, W. D. Tillotson, H. L. Moody, Edwin Moore, Mark Firth, Rud M. Saelzler, James Young.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$192,751 95		\$129,703 89
Overdrafts	-----				
Bonds and other securities	-----		182,115 79		123,593 39
Bank premises	-----				
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----		25,145 06		27,825 22
Due from reserve banks	-----		13,404 92		9,265 37
Cash on hand	-----				
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$413,418 32		\$290,437 87
LIABILITIES.					
Capital	-----				\$38,000 00
Surplus	-----		\$37,000 00		100 00
Undivided profits, less expenses and taxes paid	-----		3,604 11		285 63
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----		332,917 75		229,432 12
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----		14,250 00		9,000 00
Federal savings deposits	-----		24,996 46		23,565 12
Other liabilities	-----				85 00
Totals	-----		\$413,418 32		\$290,437 87

## 488. HIGHLAND PARK BANK—LOS ANGELES.

Incorporated March 26, 1910.

Officers.—H. A. Church, President; C. M. Church, Vice-President; C. W. Montgomery, Secretary and Treasurer; Oren Lientz, Cashier; L. W. Gatch, Assistant Cashier.

Directors.—H. A. Church, C. M. Church, C. W. Montgomery, W. R. Myers, R. O. Church, D. W. Horst, C. C. Cottle.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
<b>RESOURCES.</b>					
Loans		\$125,988 39		\$205,850 77	\$157,468 76
Overdrafts		1,376 24		1,376 24	
Bonds and other securities		21,540 96		21,540 96	21,631 40
Bank premises		6,000 00		6,000 00	6,000 00
Furniture and fixtures		1,900 00		1,900 00	1,934 62
Safe deposit vaults					3,316 04
Other real estate owned					
Due from other than reserve banks		44,704 48	3,697 61	48,372 09	31,097 20
Due from reserve banks		12,116 85	1,700 00	13,816 85	10,508 98
Cash on hand					
Exchanges for clearing house					
Checks and other cash items		83 00		83 00	82 44
Other assets					
Totals		\$214,399 92	\$85,229 99	\$299,539 91	\$237,760 54
<b>LIABILITIES.</b>					
<b>LIABILITIES.</b>					
Capital		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Surplus		648 76	3,500 00	4,148 76	1,000 00
Undivided profits, less expenses and taxes paid		1,976 82	1,588 95	3,515 77	1,011 75
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					11,518 78
Dividends unpaid					
Individual deposits subject to check		171,282 41		171,282 41	131,785 75
Demand certificates of deposit		5,584 00		5,584 00	4,240 63
Time certificates of deposit			8,520 35	8,520 35	3,804 00
Savings deposits			66,670 69	66,670 69	46,662 63
Certified checks					
Cashier's checks		2,317 93		2,317 93	237 00
State, county and municipal deposits		12,500 00		12,500 00	12,500 00
Postal savings deposits					
Other liabilities					
Totals		\$214,399 92	\$85,229 99	\$299,539 91	\$237,760 54

OFFICERS—A. Bonheim, President; G. J. Bryce, Vice-President; F. L. Holland, Vice-President; E. L. Southworth, Vice-President; Wm. Skeels, Secretary and Cashier; E. J. Rider, Assistant Cashier; J. P. Acevedo, Assistant Cashier.  
 DIRECTORS—A. Bonheim, Geo. J. Bryce, F. L. Holland, E. L. Southworth, E. J. Carragher, S. W. McKim, R. J. Van Voorhies, J. A. Hill, M. E. Sanborn, Wm. Skeels, S. N. Feldham, J. E. Govan, H. Weinstein, A. Teichert, E. J. Rider, Jos. Neltzel, F. T. Dwyer, A. G. Burnett, G. K. Rider.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans						
Overdrafts		\$772,954 79	\$852,179 78	\$204,000 00	\$1,829,134 57	\$1,467,857 81
Bonds and other securities		2,351 47			2,351 47	2,151 62
Bank premises		6,425 12	251,159 50		257,585 62	165,525 70
Furniture and fixtures						
Safe deposit vaults						
Other real estate owned						
Due from other than reserve banks		253 49			253 49	556 39
Due from reserve banks		72,737 50	32,789 72	317 12	105,844 34	150,047 14
Cash on hand		40,161 89	22,331 64	174 42	62,667 95	72,079 48
Exchanges for clearing house		18,069 39	791 81		18,861 20	6,489 19
Checks and other cash items		8,404 56			8,404 56	302 98
Other assets		25,779 37	4,245 27		30,024 64	15,632 92
Totals		\$967,078 58	\$1,163,497 72	\$204,491 54	\$2,335,067 84	\$1,882,693 83
LIABILITIES.						
Capital						
Surplus		\$315,000 00	\$85,000 00	\$200,000 00	\$600,000 00	\$570,112 00
Undivided profits, less expenses and taxes paid			4,000 00		4,000 00	
Bills payable, including certificates of deposit representing money borrowed.		10,143 97	22,073 53	4,491 54	37,309 04	22,889 90
Due to other banks						
Due to banks, reserve deposits		4,045 92			4,045 92	4,545 50
Dividends unpaid		11,557 46			11,557 46	8,296 13
Individual certificates of deposit		117 52			117 52	
Demand certificates of deposit		545,512 25			545,512 25	477,840 43
Time certificates of deposit		14,169 75			14,169 75	39,758 50
Savings deposits		15,552 58			15,552 58	25,556 98
Certified checks			845,061 42		845,061 42	555,494 05
Cashier's checks		4,005 29			4,005 29	556 00
State, county and municipal deposits		13,769 30			13,769 30	11,642 03
Postal savings deposits			202,500 00		202,500 00	134,500 00
Trust deposits		15,514 49			15,514 49	9,300 36
Other liabilities						753 13
Totals		17,690 05	4,262 77		21,952 82	21,437 73
		\$967,078 58	\$1,163,497 72	\$204,491 54	\$2,335,067 84	\$1,882,693 83

NOTE.—The above statements include the business of the Ione branch office, Company to Sacramento Valley Bank and Trust Company July 25, 1912.

Changed name from Sacramento Valley Trust



## 490. PETALUMA SWISS AMERICAN BANK—PETALUMA.

Incorporated April 9, 1910.

OFFICERS—Thomas MacLay, President; Charles Filippini, Vice-President; R. Righetti, Secretary, Treasurer and Cashier; W. R. Hall, Assistant Cashier.  
 DIRECTORS—Victor Berti, J. R. Bonetti, L. R. Filippini, Charles Filippini, H. C. Newman, B. G. Tognazzi, Jos. Traversi, Thomas MacLay, Jos. Bloom, John Lepori, M. Newberger, A. Robinson, H. P. Vogensen, F. K. Lippitt, A. Riccoli.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$494,394 72	\$477,438 08	\$971,772 80	\$816,050 13
Overdrafts		6,716 76		6,716 76	2,747 63
Bonds and other securities		124,238 56	86,250 00	210,488 56	172,576 39
Bank premises			28,000 00		28,000 00
Furniture and fixtures				17,678 19	17,613 19
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		574 30	10,226 10	10,800 40	767 79
Due from reserve banks		61,078 62		61,078 62	105,093 85
Cash on hand		31,077 85	12,419 25	43,497 10	39,953 29
Exchanges for clearing house					
Checks and other cash items		1,736 37		1,736 37	3,104 67
Other assets		235 69		235 69	
Totals		\$737,671 03	\$614,333 43	\$1,352,004 49	\$1,185,966 94

LIABILITIES.					
Capital		\$180,000 00	\$70,000 00	\$250,000 00	\$250,000 00
Surplus		22,500 00	11,000 00	33,500 00	30,000 00
Undivided profits, less expenses and taxes paid		10,972 10	10,680 81	21,652 91	16,838 64
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		30,020 91		30,020 91	9,974 93
Due to banks, reserve deposits					
Dividends unpaid		233,917 14		233,917 14	241,743 71
Individual deposits subject to check		6,449 08		6,449 08	8,736 41
Demand certificates of deposit		131,737 11		131,737 11	118,589 42
Time certificates of deposit				523,154 62	420,665 85
Savings deposits		725 78		725 78	14,235 95
Certified checks					
Cashier's checks					
State, county and municipal deposits		100,500 00		100,500 00	75,000 00
Postal savings deposits		827 77		827 77	
Other liabilities		58 17	128 00	186 17	132 00
Totals		\$737,671 03	\$614,333 43	\$1,352,004 49	\$1,185,966 94

## 491. BANK OF TROPICO—TROPICO.

Incorporated April 16, 1910.

OFFICERS—Dan Campbell, President; B. W. Richardson, Vice-President; John A. Logan, Cashier.  
 DIRECTORS—Dan Campbell, John A. Logan, B. W. Richardson, W. H. Bullis, Norton C. Wells.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$78,456 38			\$74,989 80
Overdrafts		265 65			232 60
Bonds and other securities		16,199 83			17,253 49
Bank premises		9,610 00			9,610 00
Furniture and fixtures		3,000 00			3,137 85
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		24,275 82			564 91
Cash on hand		7,010 01			12,149 99
Exchanges for clearing house					8,303 63
Checks and other cash items		649 60			258 63
Other assets		377 85			
Totals		\$139,775 14			\$126,530 90
LIABILITIES.					
Capital		\$25,000 00			\$25,000 00
Surplus		3,500 00			2,000 00
Undivided profits, less expenses and taxes paid		2,353 22			2,134 85
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		83,288 95			70,577 27
Demands and certificates of deposit		100 00			15,284 95
Time certificates of deposit		13,877 13			
Savings deposits					
Certified checks					
Cashier's checks		119 50			
State, county and municipal deposits		11,500 00			23 83
Postal savings deposits					11,500 00
Other liabilities		86 34			
Totals		\$139,775 14			\$126,530 90

NOTE.—Nationalized under the name of the First National Bank of Tropico June 26, 1913.

## 492. BANK OF RIPON—RIPON.

Incorporated May 2, 1910.

OFFICERS—H. L. Dickey, President; Thos. Frederick, Vice-President; H. L. Dickey, Cashier; A. R. Magruder, Assistant Cashier.  
 DIRECTORS—H. L. Dickey, Thos. Frederick, Karl A. Magruder, Karl A. Gotshall, A. J. Nourse, R. J. Melton, J. J. Wille.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				\$30,250 67
Overdrafts				
Bonds and other securities	\$38,120 41	\$18,443 80	\$56,564 21	13,272 50
Bank premises	30,072 50		20,072 50	5,897 78
Furniture and fixtures	5,897 78		5,897 78	3,138 38
Sale deposit vaults	3,421 10	42 70	3,463 80	
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	9,463 65		9,463 65	19,617 48
Cash on hand	4,856 11	562 37	5,418 48	7,759 05
Exchanges for clearing house				
Checks and other cash items	72 00		72 59	
Other assets	7 25		7 25	231 78
Totals	\$81,911 79	\$19,048 87	\$100,960 66	\$107,186 60
LIABILITIES.				
Capital				\$25,000 00
Surplus	\$20,000 00	\$5,000 00	\$25,000 00	
Undivided profits, less expenses and taxes paid	1,087 77		1,087 77	
Bills payable, including certificates of deposit representing money borrowed	89 28	504 61	593 89	240 67
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	43,066 20		43,066 20	56,964 75
Demand certificates of deposit	1,545 72		1,545 72	1,173 10
Time certificates of deposit	4,072 82		4,072 82	12,108 08
Savings deposits		13,544 26	13,544 26	
Certified checks	350 00		350 00	
Cashier's checks				
State, county and municipal deposits	11,700 00		11,700 00	11,700 00
Postal savings deposits				
Other liabilities				
Totals	\$81,911 79	\$19,048 87	\$100,960 66	\$107,186 60

NOTE.—Added savings department August 19, 1912.

## 493. RIVERA STATE BANK—RIVERA.

Incorporated May 5, 1910.

OFFICERS—F. A. Coffman, President; L. W. Houghton, Vice-President; G. W. Goodell, Secretary; F. H. Tieskoetter, Treasurer and Cashier.  
 DIRECTORS—F. A. Coffman, L. W. Houghton, G. W. Goodell, S. B. Root, E. S. Johnson, Osburn Burke, T. E. Newlin.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$70,813 89			\$72,241 34
Bonds and other securities	62 45			16 71
Bank premises				
Furniture and fixtures	4,000 00			4,100 00
Safe deposit vaults	2,500 00			2,500 00
Other real estate owned				4 50
Due from other than reserve banks				
Due from reserve banks	16,932 55			8,202 73
Cash on hand	7,038 40			7,322 75
Exchanges for clearing house				
Checks and other cash items				76 00
Other assets				
Totals	\$101,367 30			\$94,464 03
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	750 00			200 00
Bills payable, including certificates of deposit representing money borrowed	2,110 87			2,046 56
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	52,020 61			62,052 47
Demand certificates of deposit	300 00			30 00
Time certificates of deposit				
Savings deposits	21,185 82			5,135 00
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$101,367 30			\$94,464 03



## 494. SEBASTOPOL SAVINGS BANK—SEBASTOPOL.

Incorporated December 18, 1909.

OFFICERS—W. W. Monroe, President; Geo. F. McNear, Vice-President; W. M. Fitzsimmons, Secretary, Treasurer and Cashier.  
 DIRECTORS—W. W. Monroe, Geo. F. McNear, C. W. Woodworth, Chas. G. Martin, Geo. D. Sanborn, Ben F. Williams, J. P. Overton.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b> .....				
Overdrafts.....		\$250,726 50		\$250,281 40
Bonds and other securities.....				
Bank premises.....		5,000 00		
Furniture and fixtures.....		4,700 00		
Safe deposit vaults.....		800 00		800 00
Other real estate owned.....				
Due from other than reserve banks.....				6,900 00
Due from reserve banks.....		8,880 91		2,876 60
Cash on hand.....		4,000 19		6,170 92
Exchanges for clearing house.....				
Checks and other cash items.....				
Other assets.....				
<b>Totals</b> .....		\$244,617 60		\$219,978 92
<b>LIABILITIES.</b>				
<b>Capital</b> .....				
Surplus.....		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid.....		629 79		629 79
Bills payable, including certificates of deposit representing money borrowed.....		5,844 08		4,446 47
Due to other banks.....				
Due to banks, reserve deposits.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Time certificates of deposit.....				
Time certificates of deposit.....				
Savings deposits.....		213,443 73		189,992 66
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
<b>Totals</b> .....		\$244,617 60		\$219,978 92

## 495. PALO VERDE VALLEY BANK—BLYTHE.

Incorporated June 9, 1910.

OFFICERS—Henry C. Downes, President; E. S. McArthur, Vice-President; W. A. Bowles, Cashier, Secretary and Treasurer; Geo. W. Kelsey, Assistant Cashier.

DIRECTORS—Henry C. Downes, E. S. McArthur, W. A. Bowles, E. F. Williams, G. W. Kelsey, Frank Murphy, Lovell Hart.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$31,270 14
Overdrafts		\$54,463 24			
Bonds and other securities		2 00			16 39
Bank premises		3,949 62			8,969 62
Furniture and fixtures		2,238 70			2,166 41
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		22,386 13			13,822 69
Cash on hand		5,286 75			3,277 01
Exchanges for clearing house					
Checks and other cash items		940 50			2,001 37
Other assets					
Totals		\$89,356 94			\$61,523 03
LIABILITIES.					
Capital					\$25,000 00
Surplus					
Undivided profits, less expenses and taxes paid		\$25,000 00			378 80
Bills payable, including certificates of deposit representing money borrowed		2,319 31			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		61,333 29			36,023 33
Demand certificates of deposit		61 50			85 59
Time certificates of deposit					
Savings deposits					
Certified checks		20 00			25 00
Cashier's checks		602 84			
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					10 40
Totals		\$89,356 94			\$61,523 03

## 496. BANK OF LANKERSHIM—LANKERSHIM.

Incorporated July 18, 1910.

OFFICERS—H. J. Whitley, President; W. H. Brewer, Vice-President; Fred Weddington, Vice-President; I. W. Ketchum, Cashier and Secretary.  
 DIRECTORS—H. J. Whitley, W. H. Brewer, Fred Weddington, Guy Weddington, H. L. McCabe, Dave Bakman, J. W. Deupree, Wm. Klump, I. W. Ketchum, O. J. Wigdal, D. F. Hill, Harry Chandler, M. H. Sherman, W. E. Oliver, W. T. Hopper, Ross E. Whitley, Geo. Hanna.

## Statement of June 4, 1913.

RESOURCES.		Savings department. [None.]	Commercial department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$58,175 40		\$52,480 02
Overdrafts			4 48		198 61
Bonds and other securities			14,169 40		
Bank premises			10,849 05		11,549 05
Furniture and fixtures			2,079 85		2,679 85
Safe deposit vaults			400 00		400 00
Other real estate owned					
Due from other than reserve banks			7,735 97		
Due from reserve banks			6,192 11		3,983 48
Cash on hand					4,541 19
Exchanges for clearing house					
Checks and other cash items					35 30
Other assets					149 60
Totals			\$98,205 81		\$75,227 30
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			433 67		555 97
Bills payable, including certificates of deposit representing money borrowed			8,000 00		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check			44,663 64		45,853 32
Demand certificates of deposit					36 00
Time certificates of deposit			7,249 50		3,482 00
Savings deposits					
Certified checks					
Cashier's checks			10 00		
State, county and municipal deposits			12,500 00		300 00
Postal savings deposits					
Other liabilities					
Totals			\$98,206 81		\$75,227 30

# 497 AND 497A. OWENS VALLEY BANK—BISHOP.

Incorporated July 13, 1910.

OFFICERS—Harry Shaw, President; Thos. Hughes, Vice-President; A. P. Maira, Manager of Branch Office; F. K. Andrews, Secretary and Cashier; J. W. Wells, Assistant Cashier.

DIRECTORS—Harry Shaw, Thos. Hughes, R. S. Connell, E. C. Varney, F. K. Andrews.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$124,043 67		\$170,643 67	\$143,804 80
Overdrafts	12 81		12 81	
Bonds and other securities	3,000 00		3,000 00	500 00
Bank premises				3,530 95
Furniture and fixtures				
Safe deposit vaults	3,530 95		3,530 95	
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	2,878 22		2,878 22	2,677 68
Cash on hand	54,198 65		54,198 66	28,572 47
Exchanges for clearing house	13,083 51	3,408 44	16,494 75	14,204 45
Checks and other cash items	1,897 17		1,897 17	576 85
Other assets	499 11		499 11	582 83
Totals	\$203,146 91	\$50,008 44	\$253,155 35	\$194,509 54

### LIABILITIES.

Capital				
Surplus	\$50,000 00		\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	2,500 00		3,000 00	
Bills payable, including certificates of deposit	2,172 93	1,501 82	3,674 78	4,215 82
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	138,108 95		138,108 95	102,336 72
Time certificates of deposit	10,300 00		10,300 00	2,106 99
Savings deposits				1,630 35
Certified checks		38,006 62	38,006 62	24,086 96
Cashier's checks				
State, county and municipal deposits	25 00		25 00	72 70
Postal savings deposits				
Other liabilities	40 00		40 00	
Totals	\$203,146 91	\$50,008 44	\$253,155 35	\$194,509 54

NOTE.—The above statements include the business of the Independence branch office.



## 498. THE MISSION BANK OF SANTA CLARA—SANTA CLARA.

Incorporated July 23, 1910.

OFFICERS—Robert A. Fatjo, President; David J. Spence, Vice-President; H. L. Warburton, Secretary, Treasurer and Cashier; Luis G. Fatjo, Assistant Cashier.

DIRECTORS—Robert A. Fatjo, David J. Spence, H. L. Warburton, John Lanini, Robert R. Syer.

## Statement of June 4, 1913.

	RESOURCES.			
	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 11, 1912.
Loans	\$80,878 75	\$119,430 20	\$170,308 95	\$133,126 10
Overdrafts				
Bonds and other securities				
Bank premises	19,004 77	7,962 50	26,967 27	26,967 27
Furniture and fixtures				
Safe deposit vaults	1,000 00		1,000 00	1,000 00
Other real estate owned				
Due from other than reserve banks	3,289 34	1,020 05	4,309 39	1,724 77
Due from reserve banks	25,070 40	7,750 00	32,820 40	25,943 74
Cash on hand	11,725 72	3,100 92	14,826 64	10,751 80
Exchanges for clearing house				
Checks and other cash items	337 40		337 40	
Other assets				
Totals	\$111,887 44	\$139,324 57	\$251,212 01	\$201,543 83
LIABILITIES.				
Capital				
Surplus	\$16,000 00	\$14,000 00	\$30,000 00	\$30,000 00
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks	144 11	1,413 50	1,269 48	537 27
Due to banks. Reserve deposits				
Dividends unpaid				
Individual deposits subject to check	78,463 38		78,463 38	59,145 48
Demand certificates of deposit	192 80		192 80	793 00
Time certificates of deposit				
Savings deposits	16,836 71		16,836 71	20,415 25
Certified checks		123,910 98	123,910 98	99,121 45
Cashier's checks				16 30
State, county and municipal deposits				
Postal savings deposits	519 10		519 10	525 08
Other liabilities				
Totals	\$111,887 44	\$139,324 57	\$251,212 01	\$201,543 83

\* Deficit.

## 499. BANK OF ELK GROVE—ELK GROVE.

Incorporated August 23, 1910.

OFFICERS—Geo. M. Taverner, President; G. M. Colton, Vice-President; Chas. H. Cooper, Secretary and Cashier.  
 DIRECTORS—Geo. M. Taverner, G. M. Colton, Chas. H. Cooper, Hugh Beattie, Z. Markofer, Hugh B. Bradford, Andrew Johnson, T. J. Moroney, L. J. Augustine.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$92,671 65			\$76,591 40
Bonds and other securities				
Bank premises	9,022 40			9,022 40
Furniture and fixtures	7,200 00			7,200 77
Safe deposit vaults	3,240 00			3,600 04
Other real estate owned				
Due from other than reserve banks	1,414 10			
Due from reserve banks	43,421 00			
Cash on hand				10,115 26
Exchanges for clearing house	7,367 73			6,969 64
Checks and other cash items	108 00			
Other assets				
Totals	\$157,444 88			\$106,649 51

## LIABILITIES.

Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	500 00			
Bills payable, including certificates of deposit representing money borrowed	1,352 47			1,138 82
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	116,981 98			64,470 92
Demand certificates of deposit	4,068 43			4,655 58
Time certificates of deposit	9,407 00			11,384 19
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	55 00			
Other liabilities				
Totals	\$157,444 88			\$106,649 51

## 500. WESTERN METROPOLIS SAVINGS BANK—SAN FRANCISCO.

Incorporated September 19, 1910.

OFFICERS—John H. Spring, President; Alfred L. Meyerstein, Vice-President; A. B. Plomteux, Secretary and Cashier.  
 DIRECTORS—John H. Spring, Alfred L. Meyerstein, C. A. Hawkins, W. W. Jones, Geo. Long.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$165,533 93			\$289,477 93
Bonds and other securities				
Bank premises	3,800 00			
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	31,601 93			150 00
Due from other than reserve banks				
Due from reserve banks	12,072 34			32,123 22
Cash on hand	12,000 00			
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$225,011 40			\$312,751 15
LIABILITIES.				
Capital				
Surplus	\$100,000 00			\$50,000 00
Undivided profits, less expenses and taxes paid				9,921 13
Bills payable, including certificates of deposit representing money borrowed	\$4,381 41			30,000 00
Due to other banks	10,000 00			
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Individual certificates of deposit				
Time certificates of deposit	16,600 00			9,418 61
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	100,792 81			213,411 41
Totals	\$225,011 40			\$312,751 15

\* Deficit.

# 501. THE CITIZENS' COMMERCIAL BANK—FALLBROOK.

Incorporated October 19, 1910.

OFFICERS—H. Smelser, President; W. E. Gird, Vice-President; W. M. Smelser, Cashier, Secretary, Treasurer and Manager.  
DIRECTORS—H. Smelser, W. E. Gird, T. J. Shipley, J. M. Mack, W. M. Smelser.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$45,903 77			\$42,763 83
Bonds and other securities				
Bank premises	12,500 00			12,508 99
Furniture and fixtures	5,000 00			
Safe deposit vaults	865 50			106 00
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks				
Cash on hand	26,970 05			
Exchanges for clearing house	5,256 40			18,277 49
Checks and other cash items				2,430 15
Other assets	17 60			1 00
Totals	\$96,513 32			\$76,147 49

### LIABILITIES.

Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	300 00			50 00
Bills payable, including certificates of deposit representing money borrowed	887 12			917 99
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	40,432 81			28,291 80
Time certificates of deposit	13,259 05			3,176 83
Savings deposits	5,084 34			6,360 87
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits	11,000 00			12,350 00
Other liabilities				
Totals	\$96,513 32			\$76,147 49



## 502. THE BANK OF HUGHSON—HUGHSON.

Incorporated November 9, 1910.

OFFICERS—W. M. Holman, President; L. C. Quinby, Vice-President; J. W. Holman, Cashier and Secretary.  
 DIRECTORS—W. M. Holman, J. W. Holman, L. C. Quinby, A. N. New, F. M. Hudson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans				\$82,577 82
Overdrafts				40 72
Bonds and other securities	\$80,490 85			
Bank premises	61 58			
Furniture and fixtures	6,878 71			6,775 64
Safe deposit vaults	2,860 75			2,575 35
Other real estate owned				
Due from other than reserve banks	13,013 06			139 23
Due from reserve banks	5,202 97			18,967 58
Cash on hand	357 02			2,706 41
Expenses for clearing house				
Checks and other cash items	521 95			331 60
Other assets				28 38
Totals	\$119,876 42			\$94,141 85
LIABILITIES.				
Capital				\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid	\$25,000 00			
Bills payable, including certificates of deposit representing money borrowed	300 00			97 04
Due to other banks	162 53			
Due to banks, reserve deposits	5,000 00			
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	\$0,362 64			64,040 96
Time certificates of deposit	150 00			800 00
Savings deposits	8,789 67			4,104 85
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	61 58			
Totals	\$119,876 42			\$94,141 85

## 503. THE VACAVILLE SAVINGS BANK—VACAVILLE.

Incorporated October 26, 1910.

Officers—T. H. Buckingham, President; S. P. Dobbins, Vice-President; H. C. Blake, Secretary; H. F. Fowler, Treasurer and Cashier;  
 Directors—E. C. Andrews, G. A. Arnold, W. B. Atkinson, H. G. Boyce, H. C. Blake, T. H. Buckingham, F. H. Clark, S. P. Dobbins,  
 Thos. Kowanda.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$101,730 00		\$113,620 00
Overdrafts				
Bonds and other securities				
Bank premises		30,435 00		15,700 00
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				2,087 33
Due from reserve banks		4,900 37		2,835 40
Cash on hand		2,094 03		
Exchanges for clearing house				
Checks and other cash items				
Other assets		250 00		250 00
Totals		\$139,409 40		\$134,492 73
LIABILITIES.				
Capital		\$25,000 00		\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed		150 00		567 73
Due to other banks		2,142 27		1,500 00
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit		150 00		700 00
Time certificates of deposit		14,753 31		17,058 89
Savings deposits		84,712 82		77,106 11
Certified checks				
Cashier's checks				
State, county and municipal deposits		12,500 00		12,500 00
Postal savings deposits				
Other liabilities				
Totals		\$139,409 40		\$134,492 73

## 504. BANK OF FOLSOM—FOLSOM.

Incorporated November 14, 1910.

OFFICERS—I. Hinkle, President; Geo. T. Hesser, Vice-President; J. H. Wentz, Cashier and Secretary; Geo. H. Wetmore, Assistant Cashier.

DIRECTORS—I. Hinkle, Geo. T. Hesser, J. H. Wentz, J. A. Russl, J. F. Close, J. L. Patterson, P. A. Hogaboom.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$32,369 76	\$29,130 00	\$81,499 76	\$82,856 53
Overdrafts		42 00		42 00	20
Bonds and other securities		23,470 25	13,478 75	37,149 00	29,244 00
Bank premises					
Furniture and fixtures		4,507 76		4,507 76	4,943 98
Safe deposit vaults					
Other real estate owned		3,619 82		3,619 82	
Due from other than reserve banks		1,133 49	1,133 49	1,133 49	
Due from reserve banks		9,582 96	1,565 42	11,148 38	15,093 40
Cash on hand		8,944 39	1,105 88	9,150 27	9,354 78
Exchanges for clearing house					
Checks and other cash items					
Other assets		70 71	50 00	130 71	2 80
Totals		\$101,707 65	\$46,063 54	\$148,371 19	\$122,395 09
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		200 00		200 00	
Bills payable, including certificates of deposit representing money borrowed		1,363 38	1,155 10	2,518 54	324 00
Due to other banks					
Due to banks, reserve deposits		3,383 37		3,386 37	
Dividends unpaid					
Individual deposits subject to check		56,294 15		56,294 15	59,807 42
Demand certificates of deposit		7,130 56		7,130 56	4,642 92
Time certificates of deposit					2,880 00
Savings deposits			5,391 71	5,391 71	17,185 04
Certified checks			33,056 29	33,056 29	
Cashier's checks					65 00
State, county and municipal deposits		70 19		70 19	
Postal savings deposits		12,500 00		12,500 00	
Other liabilities		703 00	2,060 38	2,823 38	
Totals		\$101,707 65	\$46,063 54	\$148,371 19	\$122,395 09

## 505. WEST SIDE BANK OF TRACY—TRACY.

Incorporated November 12, 1910.

OFFICERS—A. Grunauer, President; J. W. Van Ormer, Vice-President; C. H. Sundquist, Cashier.  
 DIRECTORS—A. Grunauer, J. W. Van Ormer, Jacob Samuels, J. E. Meyer, W. H. Riecks, J. S. Welty, A. H. Linne, Henry Boltzen,  
 C. A. Stuck.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department.	Savings department.	Combined June 4, 1913.
Loans	\$35,444 55	\$77,618 80	\$113,063 35
Overdrafts	127 88		127 88
Bonds and other securities	28,374 45	16,099 50	44,473 95
Bank premises	13,492 50		13,492 50
Furniture and fixtures	5,682 95		5,682 95
Safe deposit vaults			
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks	39,775 86	4,231 85	44,007 72
Cash on hand	10,501 14	2,291 37	12,792 51
Exchanges for clearing house	678 90		678 90
Checks and other cash items	287 94		287 94
Other assets	60 00		60 00
Totals	\$134,433 17	\$100,241 53	\$234,677 70
			\$202,452 77
LIABILITIES.			
Capital			
Surplus	\$80,000 00	\$16,100 00	\$96,100 00
Undivided profits, less expenses and taxes paid			
Bills payable, including certificates of deposit representing money borrowed	1,078 73	2,418 82	3,497 55
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check	62,262 99	62,262 99	124,525 98
Demand certificates of deposit	1,094 45	1,094 45	2,188 90
Time certificates of deposit		190 00	190 00
Savings deposits		71,532 71	71,532 71
Certified checks			
Cashier's checks			
State, county and municipal deposits	10,000 00	10,000 00	20,000 00
Postal savings deposits			
Other liabilities			
Totals	\$134,433 17	\$100,241 53	\$234,677 70
			\$202,452 77

\* Deficit.



## 506. BANK OF CRESCENT CITY—CRESCENT CITY.

Incorporated November 10, 1910.

OFFICERS—R. T. Williams, President; Frank Togni, Vice-President; C. E. Chapman, Secretary; E. C. Heyler, Cashier; Wm. F. Wulf, Assistant Cashier.

DIRECTORS—R. P. Williams, Frank Togni, C. E. Chapman, Wm. Wulf, D. P. Edwards.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$50,843 53	\$26,333 50	\$77,197 03	\$80,704 68
Overdrafts		23 65		23 65	55 26
Bonds and other securities		177 15	13,501 83	13,679 08	10,436 93
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned		3,921 18		3,921 18	3,858 18
Due from other than reserve banks					
Due from reserve banks		3,506 26		3,506 26	5,045 22
Cash on hand		12,298 85	5,100 70	18,409 55	22,088 27
Exchanges for clearing house		4,558 15	3,732 24	8,690 39	10,162 90
Checks and other cash items		802 61		802 61	2,012 13
Other assets		337 95		337 95	10 50
Totals		\$78,099 33	\$48,668 37	\$126,767 70	\$134,354 07
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		440 00	100 00	500 00	93 66
Bills payable, including certificates of deposit representing money borrowed		1,632 72	625 89	2,258 61	855 96
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		47,319 45		47,319 05	59,949 68
Demand certificates of deposit		1,196 32		1,196 32	8,517 59
Time certificates of deposit		6,305 04		6,305 04	8,910 81
Savings deposits			41,309 92	41,309 92	28,435 81
Certified checks					
Cashier's checks		1,246 20		1,246 20	1,783 56
State, county and municipal deposits					
Postal savings deposits			1,632 56	1,632 56	757 00
Other liabilities					
Totals		\$78,099 33	\$48,668 37	\$126,767 70	\$134,354 07

## 507. THE ANTIOCH BANK OF SAVINGS—ANTIOCH.

Incorporated November 12, 1910.

OFFICERS—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Secretary, Treasurer and Cashier.  
 DIRECTORS—J. A. West, J. G. Prewett, W. C. Williamson, J. Arata, Manuel Baeta, Wm. Uren, O. E. Klengel.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
			Combined June 14, 1912.
Loans			
Overdrafts		\$73,650 00	\$53,908 00
Bonds and other securities			
Bank premises		22,736 00	13,781 10
Furniture and fixtures		10,322 00	10,322 09
Safe deposit vaults		1,730 46	2,500 46
Other real estate owned		750 00	750 00
Due from other than reserve banks			
Due from reserve banks			
Cash on hand		16,637 58	10,441 16
Exchanges for clearing house		8,938 30	5,948 66
Checks and other cash items			
Other assets		770 00	
Totals		\$130,735 12	\$98,854 47
LIABILITIES.			
Capital			
Surplus		\$25,000 00	\$25,000 00
Undivided profits			
Bills payable, less expenses and taxes paid		1,311 87	192 66
Due to other banks, including certificates of deposit representing money borrowed			
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits			
Individual deposits subject to check			
Demand certificates of deposit			
Time certificates of deposit			
Savings deposits			
Certified checks			
Cashier's checks		91,923 25	63,761 81
State, county and municipal deposits			
Postal savings deposits		12,500 00	9,500 00
Other liabilities			
Totals		\$130,735 12	\$98,854 47

## 508. MONETA COMMERCIAL AND SAVINGS BANK—MONETA.

Incorporated November 25, 1910.

OFFICERS—C. B. Casler, President; H. J. Harris, Vice-President; E. M. Kaufman, Cashier.

DIRECTORS—C. B. Casler, H. J. Harris, B. T. Hayden, M. W. Raibly, Thos. Biggart, J. T. Dunn, L. F. Stephenson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>LOANS</b>				
Overdrafts				\$61,404 50
Bonds and other securities	\$85,000 30			3 45
Bank premises				
Furniture and fixtures	2,000 00			2,107 25
Safe deposit vaults	2,000 00			2,184 25
Other real estate owned				
Due from other than reserve banks	10,595 62			20,000 00
Due from reserve banks	16,619 20			30,822 34
Cash on hand	4,891 73			5,295 85
Exchanges for clearing house				
Checks and other cash items				
Other assets				
<b>Totals</b>	\$94,165 85			\$121,907 64
<b>LIABILITIES.</b>				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	1,000 00			
Bills payable, including certificates of deposit representing money borrowed	1,283 05			1,936 00
Due to other banks				
Due to banks, reserve deposits				742 60
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	58,460 51			75,558 28
Time certificates of deposit	5,214 29			312 00
Savings deposits				18,358 76
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>	\$94,166 85			\$121,907 64

# 509. CITIZENS' SAVINGS BANK OF INGLEWOOD—INGLEWOOD.

OFFICERS—W. G. Brown, President; W. H. Kelso, Vice-President; F. A. Zillgitt, Secretary, Treasurer and Cashier.  
DIRECTORS—Adolph Leuzinger, John Aerick, W. G. Brown, W. H. Kelso, F. A. Zillgitt.

Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 3, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$88,560 00		\$87,130 00
Bonds and other securities					
Bank premises			10,271 27		10,271 27
Furniture and fixtures			10,727 00		11,103 67
Safe deposit vaults			2,960 00		3,000 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand			22,829 32		4,814 37
Exchanges for clearing house			1,785 40		1,491 30
Checks and other cash items					
Other assets					
<b>Totals</b>			\$117,073 19		\$87,810 81
<b>LIABILITIES.</b>					
<b>Capital</b>					
Surplus					
Undivided profits, less expenses and taxes paid			\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed			310 00		82 00
Due to other banks			2,615 27		2,055 66
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			6,793 09		7,277 82
Certified checks			73,161 43		44,168 43
Cashier's checks					
State, county and municipal deposits			193 40		256 90
Postal savings deposits			9,000 00		9,000 00
Other liabilities					
<b>Totals</b>			\$117,073 19		\$87,810 81



## 510. MOUNT SHASTA BANKING COMPANY—FORT JONES.

Incorporated December 19, 1910.

OFFICERS—A. A. Milliken, President; M. Pereira, Sr., Vice-President; Henry Egli, Vice-President; Thos. J. Taylor, Cashier.  
 DIRECTORS—A. A. Milliken, M. Pereira, Sr., Henry Egli, John Silva, E. I. Roberts, M. T. Barnum, Thos. J. Taylor.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$35,795 35		\$49,006 05	\$50,102 04
Overdrafts		210 80		210 80	368 74
Bonds and other securities					
Bank premises					
Furniture and fixtures					
Safe deposit vaults			2,036 14	2,036 14	2,581 14
Other real estate owned			250 00	250 00	
Due from other than reserve banks		1,736 28		1,736 28	627 00
Due from reserve banks		7,789 54	878 41	8,667 95	1,437 07
Cash on hand		2,297 69	449 39	2,746 99	1,552 37
Exchanges for clearing house					
Checks and other cash items		135 25		135 25	490 20
Other assets					
Totals		\$47,954 91	\$18,024 55	\$65,979 46	\$57,659 16
LIABILITIES.					
Capital					
Surplus		\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		311 88		311 88	703 22
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		17,722 63		17,722 63	16,115 76
Demand certificates of deposit		5,000 00		5,000 00	446 00
Time certificates of deposit		9,929 40		9,929 40	5,500 00
Savings deposits			8,008 55	8,008 55	9,876 18
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			16 00	16 00	18 00
Other liabilities					
Totals		\$47,954 91	\$18,024 55	\$65,979 46	\$57,659 16

## 511. BANK OF SAN RAFAEL—SAN RAFAEL.

Incorporated December 23, 1910.

OFFICERS.—A. W. Foster, Jr., President; M. T. Freitas, Vice-President; C. A. Thayer, Treasurer; W. P. Murray, Cashier and Secretary; A. N. Boyen, Assistant Cashier.

DIRECTORS.—A. W. Foster, Jr., M. T. Freitas, C. A. Thayer, M. J. Pedrotti, E. B. McNear, J. A. Saunders, T. L. Crane.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$204,545 43	\$287,185 72	\$491,731 15	\$440,490 32
Bonds and other securities	74 42		74 42	226 75
Bank premises	72,063 58	25,367 10	97,430 68	72,586 78
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned	1,170 60		1,170 60	1,296 03
Due from other than reserve banks				
Due from reserve banks				
Cash on hand	42,350 46	18,446 35	60,805 81	1,535 72
Exchanges for clearing house	22,491 84	6,071 58	28,563 42	32,689 45
Checks and other cash items				18,027 11
Other assets	2,512 72	35 90	2,548 62	
	264 74		264 74	860 14
Totals	\$345,482 79	\$337,106 65	\$682,589 44	\$567,662 30

## LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$75,000 00	\$25,000 00	\$100,000 00	\$100,000 00
Bills payable, including certificates of deposit	2,500 00	2,500 00	5,000 00	1,500 00
Due to other banks	8,433 77	5,129 13	13,562 90	8,815 27
Due to banks, reserve deposits				686 10
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	190,179 45		190,179 43	170,180 57
Time certificates of deposit				
Savings deposits	735 00		735 00	83 45
Certified checks	14,100 00		14,100 00	23,750 00
Cashier's checks				206,531 13
State, county and municipal deposits	1,114 15	304,200 47	304,200 47	544 15
Postal savings deposits	30 00		30 00	149 13
Other liabilities	46,989 55		46,989 55	50,000 00
	6,310 89		6,310 89	5,302 50
Totals	\$345,482 79	\$337,106 65	\$682,589 44	\$567,662 30

## 512. BANK OF MARICOPA—MARICOPA.

Incorporated January 3, 1911.

OFFICERS—W. H. Coons, President; Walter Shook, Vice-President; C. Z. Vander Horek, Secretary, Treasurer and Cashier; H. A. Peterson, Assistant Cashier.  
 DIRECTORS—W. H. Coons, Walter Shook, C. Z. Vander Horek, G. J. Planz, S. G. Tryon, F. E. Schafer, T. O. Turner, Chas. Dickinson, V. D. Black, H. C. Mosher, H. N. Taylor.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 11, 1912.
Loans	\$49,186 00	\$19,400 00	\$68,586 00	\$85,681 00
Overdrafts	75		75	10 16
Bonds and other securities	17,320 61		17,320 61	35,308 88
Bank premises	12,322 23		12,322 23	8,310 73
Furniture and fixtures	3,374 77		3,374 77	3,374 77
Sale deposit vaults	420 00		420 00	420 00
Other real estate owned	104 00		104 00	1,087 27
Due from other than reserve banks	11,807 23	371 98	12,259 21	24,681 33
Due from reserve banks	13,583 25	1,216 97	14,800 22	11,548 72
Cash on hand				
Exchanges for clearing house				
Checks and other cash items	1,003 00		1,003 00	743 99
Other assets				
Totals	\$109,181 93	\$20,988 95	\$130,170 88	\$151,166 85
LIABILITIES.				
Capital				
Surplus	\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	250 00	50 00	300 00	
Bills payable, including certificates of deposit representing money borrowed	1,303 15	2 16	1,305 31	298 12
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	73,639 18		73,639 18	107,478 32
Demand certificates of deposit	300 00		300 00	220 00
Time certificates of deposit				
Savings deposits		15,836 74	15,836 74	6,678 20
Certified checks				92 21
Cashier's checks				
State, county and municipal deposits	12,000 00		12,000 00	12,000 00
Postal savings deposits	1,629 60		1,629 60	
Other liabilities				
Totals	\$109,181 93	\$20,988 95	\$130,170 88	\$151,166 85

# 513. SECURITY TRUST COMPANY—BAKERSFIELD.

Incorporated October 7, 1910.

OFFICERS—G. J. Planz, President; H. R. Peacock, Vice-President; D. Hirschfeld, Vice-President; D. L. Brown, Vice-President; J. A. Hughes, Secretary; W. V. Matlock, Cashier, Treasurer and Assistant Secretary; Curtis Weble, Assistant Cashier; O. E. Kampratt, Assistant Cashier; E. B. Duncan, Assistant Cashier.  
 DIRECTORS—C. A. Barlow, D. L. Brown, W. W. Colm, A. S. Crites, W. W. Frazier, J. W. Heard, D. Hirschfeld, W. A. Howell, J. A. Hughes, J. M. Jameson, Christian Mattly, H. R. Peacock, G. J. Planz, L. P. St. Clair, F. W. Warthorst, Louis V. Olcese, Alfred Harrell, H. A. Jastro, John Enas, S. A. Johnson.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans				
Overdrafts	\$1,145,613 79	\$474,412 83	\$1,620,106 62	\$905,835 61
Bonds and other securities	769 64		769 64	1,046 35
Bank premises	376,397 50	244,933 84	621,331 34	206,202 88
Furniture and fixtures		45,513 67	45,513 67	45,513 67
Safe deposit vaults		16,166 50	16,166 50	12,638 14
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	8,653 63		8,653 63	8,737 77
Cash on hand	515,798 01	30,731 65	546,529 66	97,548 98
Exchanges for clearing house	79,503 04	107,413 31	186,916 35	101,130 36
Checks and other cash items	18,089 83		18,089 83	6,927 30
Other assets				4,531 63
Totals	14,377 37		14,377 37	12,232 75
	\$2,159,422 81	\$919,171 80	\$3,078,594 61	\$1,402,425 44

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$250,000 00	\$133,000 00	\$383,000 00	\$300,000 00
Bills payable, including certificates of deposit representing money borrowed	91,937 18	9,343 63	101,280 81	43,275 16
Due to other banks				
Due to banks, reserve deposits	17,343 80		17,343 80	
Dividends unpaid	20,654 43		20,654 43	19,925 69
Individual deposits subject to check	20 25		20 25	
Demand certificates of deposit	1,285,390 22		1,285,390 22	584,456 31
Time certificates of deposit	122,488 76		122,488 76	36,781 06
Savings deposits	42,904 94		42,904 94	77,869 85
Certified checks				177,787 47
Cashier's checks	325,441 96	305,717 35	248,622 29	36,781 06
State, county and municipal deposits		398,455 03	398,455 03	177,787 47
Postal savings deposits	3,232 27		3,232 27	23,576 80
Other liabilities		125,000 00	125,000 00	16,439 46
Totals		37,655 79	37,655 79	100,000 00
	\$2,159,422 81	\$919,171 80	\$3,078,594 61	\$1,402,425 44



## 514. THE HOLTVILLE BANK—HOLTVILLE.

Incorporated December 23, 1910.

OFFICERS.—O. N. Shaw, President; Frank McCown, Vice-President; O. R. Ervin, Cashier.  
 DIRECTORS.—O. N. Shaw, F. M. Ferguson, M. L. Hazzard, J. R. Strang, Frank McCown, John Price, F. K. Weeks, P. N. Ferguson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	\$46,567 46			\$46,436 44
Overdrafts	550 01			1,899 07
Bonds and other securities				
Bank premises	7,072 65			7,072 65
Furniture and fixtures	4,880 64			4,880 64
Safe deposit vaults	750 75			750 75
Other real estate owned				
Due from other than reserve banks	723 46			332 56
Due from reserve banks	10,525 31			23,516 67
Cash on hand	9,170 74			3,395 25
Exchanges for clearing house				
Checks and other cash items	4,285 11			392 81
Other assets				
Totals	\$134,528 53			\$108,676 24
LIABILITIES.				
Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	2,750 00			2,500 00
Bills payable, including certificates of deposit	1,240 54			977 20
Due to other banks	5,000 00			15,000 00
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	89,927 97			63,738 54
Demand certificates of deposit				
Time certificates of deposit	8,205 57			1,820 50
Savings deposits				
Certified checks				
Cashier's checks	2,395 45			150 00
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$134,528 53			\$108,676 24

## 515. KINGSBURG BANK—KINGSBURG.

Incorporated February 2, 1911.

OFFICERS—Nicholas G. Nelson, President; A. T. Carlson, Vice-President; J. L. Norman, Vice-President; A. W. Sward, Treasurer;  
 O. E. Peterson, Cashier and Secretary.  
 DIRECTORS—Nicholas G. Nelson, A. T. Carlson, J. L. Norman, A. W. Sward, John Peterson, Philip G. Peterson, J. P. H. Applequist.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$75,940 07		\$107,455 07	\$70,883 04
Overdrafts		622 65	\$31,514 40	622 65	410 16
Bonds and other securities					
Bank premises		15,105 40		15,105 40	14,834 46
Furniture and fixtures		4,871 34		4,871 34	4,070 14
Safe deposit vaults			1,000 00	1,000 00	1,000 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand		16,037 32	6,851 02	22,908 34	4,440 39
Exchanges for clearing house		5,905 16	1,893 92	7,799 08	27,896 29
Checks and other cash items					6,704 39
Other assets		363 19		363 19	408 38
Totals		\$118,365 73	\$41,229 34	\$159,595 07	\$130,267 85
LIABILITIES.					
Capital					
Surplus		\$25,000 00	\$10,000 00	\$35,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid		681 82	677 47	1,359 32	1,666 58
Bills payable, including certificates of deposit representing money borrowed		5,000 00		5,000 00	3,000 00
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		64,555 16		64,555 16	58,674 95
Demand certificates of deposit		1,808 72		1,808 72	4,350 10
Time certificates of deposit		21,310 00		21,310 00	5,048 00
Savings deposits			30,551 87	30,551 87	22,508 22
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$118,365 73	\$41,229 34	\$159,595 07	\$130,267 85

## 516. ORLAND SAVINGS BANK—ORLAND.

Incorporated March 1, 1911.

OFFICERS—Geo. A. Barceloux, President; P. Barceloux, Vice-President; W. E. Searce, Secretary, Treasurer and Cashier.  
 DIRECTORS—George A. Barceloux, P. Barceloux, W. E. Searce, M. J. Searce, Chas. L. Donohoe.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$51,240 16
Overdrafts			\$68,695 35		
Bonds and other securities					
Bank premises			14,000 00		14,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			4,631 88		
Cash on hand			2,328 08		4,459 06
Exchanges for clearing house					
Checks and other cash items			4,241 00		449 00
Other assets			447 00		
Totals			\$91,743 31		\$70,148 82
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Unfunded profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed			3,312 73		692 21
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			50,930 58		31,949 61
Certified checks					
Cashier's checks					
State, county and municipal deposits			12,500 00		12,500 00
Postal savings deposits					
Other liabilities					
Totals			\$91,743 31		\$70,148 82

## 517. BANK OF CERES—CERES.

Incorporated March 28, 1911.

OFFICERS—L. M. MacDonald, President; W. R. Service, Vice-President; W. P. Clarke, Secretary, Cashier and Treasurer; H. R. Parshall, Assistant Cashier.

DIRECTORS—L. M. MacDonald, W. R. Service, W. P. Clarke, H. R. Parshall, A. Morgan, R. F. Wells, Jr., V. D. Whitmore.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$72,822 28	\$33,325 00	\$106,147 28	\$70,057 75
Overdrafts		287 93		287 93	132 50
Bonds and other securities		17,210 80		17,210 80	12,235 60
Bank premises					
Furniture and fixtures		2,869 50		2,869 50	2,869 50
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		1,875 98	210 00	2,085 98	1,904 85
Due from reserve banks		12,394 36	822 32	13,216 68	10,845 44
Cash on hand		6,765 35	582 92	7,348 27	5,444 25
Exchanges for clearing house					
Checks and other cash items		152 20		152 20	213 12
Other assets					
Totals		\$114,378 40	\$34,940 24	\$149,318 64	\$103,703 01
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid		2,000 00	500 00	2,500 00	2,500 00
Bills payable, including certificates of deposit representing money borrowed		28 71	80 98	118 69	217 11
Due to other banks					
Due to banks					
Reserve deposits					
Dividends unpaid					
Individual deposits subject to check		78,914 69		78,914 69	51,838 32
Demand certificates of deposit		885 00		885 00	45 00
Time certificates of deposit					
Savings deposits			29,350 26	29,350 26	14,112 58
Certified checks					
Cashier's checks					
State, county and municipal deposits		12,500 00		12,500 00	10,000 00
Postal savings deposits		40 00		40 00	
Other liabilities					
Totals		\$114,378 40	\$34,940 24	\$149,318 64	\$103,703 01



## 518. GLENN COUNTY SAVINGS BANK—WILLOWS.

Incorporated April 28, 1911.

Officers—F. B. Glenn, President; J. D. Danner, Vice-President; Harlow M. Plimpton, Manager, Cashier, Secretary and Treasurer;  
 W. K. Hatch, Assistant Cashier.  
 Directors—F. B. Glenn, J. D. Danner, Harlow M. Plimpton, I. J. Proulx, John Johansson, T. M. Flppen, G. A. Kennedy, H. J.  
 Barrecloux, P. Barrecloux.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$141,068 84	\$51,621 47	\$192,690 31	\$144,848 00
Overdrafts					
Bonds and other securities					
Bank premises		32,783 74	41,810 30	41,810 30	29,219 00
Furniture and fixtures		16,676 68	14,320 14	47,163 88	43,514 55
Safe deposit vaults			1,250 00	11,326 68	10,301 56
Other real estate owned					
Due from other than reserve banks		11,114 05		11,114 05	563 79
Due from reserve banks		14,287 89	4,541 63	19,298 92	16,554 04
Cash on hand		686 01		686 01	7,313 13
Exchanges for clearing house		186 27		186 27	23 74
Checks and other cash items					81 60
Other assets					
Totals		\$210,217 48	\$113,942 84	\$324,160 32	\$253,400 01
LIABILITIES.					
Capital		\$60,000 00	\$15,000 00	\$75,000 00	\$50,000 00
Surplus					
Undivided profits, less expenses and taxes paid		2,921 39	2,896 43	5,367 82	887 10
Bills payable, including certificates of deposit representing money borrowed		15,000 00		15,000 00	
Due to other banks		906 85		906 85	3,470 63
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		106,137 27		106,137 27	91,434 30
Demand certificates of deposit		29,731 42		29,731 42	13,891 69
Time certificates of deposit		4,187 40		4,187 40	8,023 77
Savings deposits			59,656 41	59,656 41	58,951 04
Certified checks		333 15		333 15	1,791 39
Cashier's checks					
State, county and municipal deposits			37,500 00	37,500 00	25,000 00
Postal savings deposits					
Other liabilities					
Totals		\$210,217 48	\$113,942 84	\$324,160 32	\$253,400 01

# 519. MERCHANTS COMMERCIAL & SAVINGS BANK OF OCEAN PARK, CALIFORNIA—SANTA MONICA.

Incorporated May 6, 1911.

Officers—G. W. Thomas, President; S. A. Gerard, Vice-President; R. Kuhns, Cashier and Secretary; C. W. Fox, Treasurer; H. E. Moody, Assistant Cashier and Assistant Secretary.  
 Directors—G. W. Thomas, S. A. Gerard, D. C. Graham, C. W. Fox, G. L. Furley, Jos. Fauset, Adam Patterson, Frank Stewart, C. A. Baldwin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$142,790 09		\$105,444 64	\$112,573 14
Overdrafts		49 48		49 48	348 33
Bonds and other securities		11,476 64		11,476 64	11,758 17
Bank premises		39,759 64		39,759 66	
Furniture and fixtures		1,003 30		1,003 90	3,374 08
Safe deposit vaults					250 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		37,011 81	303 05	37,314 86	34,771 98
Cash on hand		14,323 33		15,381 95	13,968 30
Exchanges for clearing house		1,903 70	1,148 92	1,903 70	359 44
Checks and other cash items		51 25		51 25	
Other assets		1,172 80		1,172 80	25 10
Totals		\$250,882 86	\$24,165 92	\$275,038 78	\$177,500 04
LIABILITIES.					
Capital		\$50,500 00		\$64,500 00	\$50,000 00
Surplus			\$5,000 00		
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		3,042 47	728 80	3,771 27	3,841 64
Due to other banks					
Due to banks, reserve deposits					272 30
Dividends unpaid					
Individual deposits subject to check		147,755 62		147,755 62	88,040 79
Demand certificates of deposit					
Time certificates of deposit		4,946 37		4,946 37	187 88
Savings deposits					19,301 81
Certified checks		350 00	18,383 12	18,383 12	366 21
Cashier's checks		9,274 40		9,274 40	4,550 91
State, county and municipal deposits		10,000 00		10,000 00	10,000 00
Postal savings deposits					
Other liabilities		16,924 00	54 00	16,978 00	48 00
Totals		\$250,882 86	\$24,165 92	\$275,038 78	\$177,500 04

**520. BANK OF PATTERSON—PATTERSON.**

Incorporated May 23, 1911.

OFFICERS.—T. W. Patterson, President; C. A. Sperry, Vice-President; C. J. Carlson, Cashier, Secretary and Treasurer; F. H. Pad-  
dock, Assistant Cashier.  
DIRECTORS.—T. W. Patterson, C. A. Sperry, J. M. Kerr, J. P. Bernhard, C. J. Carlson.

**Statement of June 4, 1913.**

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$100,312 40			\$50,579 48
Overdrafts		592 27			44 84
Bonds and other securities					
Bank premises		18,788 85			18,788 85
Furniture and fixtures		13,172 45			13,029 50
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					11,475 63
Due from reserve banks		20,000 39			28,359 38
Cash on hand		9,392 45			10,458 22
Exchanges for clearing house					
Checks and other cash items		731 98			346 60
Other assets		928 67			140 00
<b>Totals</b>		<b>\$173,838 46</b>			<b>\$145,222 50</b>
<b>LIABILITIES.</b>					
Capital					
Surplus		\$34,500 00			\$34,500 00
Undivided profits, less expenses and taxes paid		1,126 45			36 32
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks		1,281 05			
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		120,942 25			99,656 44
Time certificates of deposit		4,775 43			7,074 74
Demand certificates of deposit		11,043 28			3,955 00
Savings deposits					
Certified checks		170 00			
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
<b>Totals</b>		<b>\$173,838 46</b>			<b>\$145,222 50</b>

## 521. MONTEREY SAVINGS BANK—MONTEREY.

Incorporated May 19, 1911.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Cashier and Treasurer; E. E. James, Assistant Cashier.  
 DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, James Martin, M. Ortins, Carmell Martin, Chas. R. Few.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts			\$72,653 75		\$195,436 79
Bonds and other securities					
Bank premises			8,325 00		8,325 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			22,699 02		17,493 03
Cash on hand			5,200 00		5,000 00
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$308,277 77		\$226,257 82
LIABILITIES.					
Capital					
Surplus			\$50,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed			8,218 74		4,351 03
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			250,059 03		196,906 79
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$308,277 77		\$226,257 82



## 522. RICHMOND SAVINGS BANK—RICHMOND.

Incorporated June 12, 1911.

OFFICERS—Clinton E. Worden, President; L. D. Dimm, Vice-President; Charles J. Crary, Vice-President and Manager; C. J. Shepherd, Secretary, Treasurer and Cashier; A. J. Heald, Assistant Cashier.  
 DIRECTORS—Clinton E. Worden, L. D. Dimm, Charles J. Crary, C. J. Shepherd, James K. Lynch, J. M. Quay, V. A. Penner, C. H. Robertson, J. C. Black, F. E. Beck, H. W. Pulse.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans	-----		\$193,309 43	-----	\$193,721 00
Overdrafts	-----			-----	
Bonds and other securities	-----			-----	
Bank premises	-----		46,969 65	-----	23,965 00
Furniture and fixtures	-----			-----	
Safe deposit vaults	-----			-----	102 90
State deposit vaults	-----			-----	
Other real estate owned	-----			-----	
Due from other than reserve banks	-----			-----	10,616 91
Due from reserve banks	-----		59,700 08	-----	7,246 10
Cash on hand	-----		5,557 57	-----	3,669 58
Exchanges for clearing house	-----			-----	
Checks and other cash items	-----			-----	
Other assets	-----			-----	
Totals	-----		\$295,632 63	-----	\$172,221 49
LIABILITIES.					
Capital	-----			-----	
Surplus	-----		\$50,000 00	-----	\$25,000 00
Undivided profits, less expenses and taxes paid	-----			-----	
Bills payable, including certificates of deposit representing money borrowed	-----		7,000 72	-----	1,882 85
Due to other banks	-----			-----	
Due to banks, reserve deposits	-----			-----	
Dividends unpaid	-----			-----	
Individual deposits subject to check	-----			-----	
Demand certificates of deposit	-----			-----	
Time certificates of deposit	-----			-----	200 00
Savings deposits	-----		1,800 00	-----	145,188 64
Certified checks	-----		236,481 91	-----	
Cashier's checks	-----			-----	
State, county and municipal deposits	-----			-----	
Postal savings deposits	-----			-----	
Other liabilities	-----			-----	
Totals	-----		\$295,632 63	-----	\$172,221 49

## 523. THE COMMERCIAL AND SAVINGS BANK OF CARPINTERIA—CARPINTERIA.

Incorporated June 2, 1911.

OFFICERS—Jerome F. Tubbs, President; J. R. Fithian, Vice-President; C. O. Anderson, Cashier.  
 DIRECTORS—J. R. Tubbs, J. R. Fithian, C. B. Franklin, M. Christensen, H. B. Fish, C. R. Sawyer, J. G. Deaderick, W. C. Hickey,  
 Jas. K. Catlin.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$36,791 65	\$10,000 00	\$36,791 65	\$35,866 60
Overdrafts	-----	-----	-----	-----	-----
Bonds and other securities	-----	-----	-----	-----	-----
Bank premises	-----	-----	3,300 00	3,300 00	4,000 00
Furniture and fixtures	-----	13,560 00	-----	13,560 00	14,054 96
Safe deposit vaults	-----	2,584 00	-----	2,584 00	2,424 00
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	15,569 54	-----	15,569 54	8,246 59
Due from reserve banks	-----	3,281 16	451 60	3,732 76	2,854 08
Cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$31,676 35	\$13,751 60	\$75,427 95	\$67,446 23
LIABILITIES.					
Capital	-----	-----	-----	-----	-----
Surplus	-----	\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	-----	451 15	299 00	750 15	243 53
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, including reserve deposits	-----	-----	-----	-----	765 70
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	34,197 20	-----	34,197 20	20,577 01
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	7,028 00	-----	7,028 00	13,990 00
Savings deposits	-----	-----	8,432 60	8,432 60	7,589 99
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$31,676 35	\$13,751 60	\$75,427 95	\$67,446 23

## 524. SAN DIMAS SAVINGS BANK—SAN DIMAS.

Incorporated July 3, 1911.

Officers—W. A. Johnstone, President; F. H. Harwood, Vice-President; J. S. Billheimer, Vice-President; John C. Walker, Secretary, Treasurer and Cashier; G. Cyril Platt, Assistant Cashier.

Directors—W. A. Johnstone, Chas. E. Walker, J. S. Billheimer, F. H. Harwood, L. S. Taylor, D. C. Teague, W. H. Collins.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$40,585 00		\$40,045 00
Overdrafts				
Bonds and other securities				
Bank premises		11,805 00		
Furniture and fixtures		3,000 00		3,000 00
Safe deposit vaults				
Other real estate owned		3,480 92		
Due from other than reserve banks		1,264 46		5,202 02
Due from reserve banks				1,113 46
Cash on hand		1,259 75		
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$81,404 13		\$49,360 48
LIABILITIES.				
Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed		230 00		
Due to other banks		1,633 70		1,165 75
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		8,481 55		11,580 40
Certified checks		36,038 88		31,655 33
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		10,000 00		
Other liabilities				
Totals		\$81,404 13		\$49,360 48

## 525. CITIZENS' TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated May 18, 1911.

OFFICERS—Orva E. Monnetto, President; Chas. E. Greene, Vice-President; R. W. Kenny, Vice-President; Geo. W. Walker, Vice-President; H. A. Kehler, Cashier, Secretary and Treasurer; G. F. Stainback, Assistant Secretary; C. O. Anderson, Assistant Cashier. DIRECTORS—W. W. Beckett, R. W. Kenny, W. J. Monnetto, Geo. I. Cochrane, Orva E. Monnetto, J. Ross Clark, Geo. W. Walker, M. J. Connel, J. J. Fay, Jr., A. J. Waters, Ben Williams, W. W. Woods, J. M. Hale, Robert Hale, S. K. Ruidge, M. K. Jones, Geo. Bugbee.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Trust department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans						
Overdrafts			\$2,539,480 06	\$158,000 00	\$2,697,480 06	\$1,596,986 45
Bonds and other securities			1,374 28		1,374 28	
Bank premises			300,710 40	36,477 12	337,187 52	458,845 13
Furniture and fixtures						
Safe deposit vaults			29,905 39		29,905 39	11,692 58
Due from real estate owned			2,029 54		2,029 54	2,029 54
Due from other than reserve banks			10,848 19	6,715 33	17,563 52	30,505 93
Due from reserve banks			423,308 97		423,308 97	890,139 23
Cash on hand			106,207 42	792 50	106,999 98	82,293 84
Exchanges for clearing house			28,357 64		28,357 64	6,553 48
Checks and other cash items			6,078 23	56 86	6,135 09	32,095 53
Other assets				83,353 85	83,353 85	66,775 80
Totals			\$3,508,300 18	\$285,395 66	\$3,793,695 84	\$3,177,887 06
LIABILITIES.						
Capital			\$300,000 00	\$200,000 00	\$500,000 00	\$500,000 00
Surplus			80,000 00		80,000 00	60,000 00
Undivided profits, less expenses and taxes paid			17,583 08	2,041 81	19,624 89	18,234 24
Bills payable, including certificates of deposit representing money borrowed						
Due to other banks						
Due to banks, reserve deposits			11,596 37		11,596 37	
Dividends unpaid						172 00
Individual deposits subject to check						
Demand certificates of deposit						
Time certificates of deposit						
Savings deposits			247,246 00		247,246 00	490,983 92
Certified checks			2,650,296 39		2,650,296 39	1,901,397 46
Cashier's checks			2,150 22		2,150 22	2,108 99
State, county and municipal deposits			44,186 40		44,186 40	36,813 14
Postal savings deposits			154,996 28		154,996 28	100,000 00
Trust deposits						
Other liabilities			244 84	83,353 85	83,598 69	67,871 69
Totals			\$3,508,300 18	\$285,395 66	\$3,793,695 84	\$3,177,887 06



## 526. FIRST SAVINGS BANK OF SAN JACINTO—SAN JACINTO.

Incorporated July 31, 1911.

OFFICERS—A. G. Hubbard, President; John Shaver, Vice-President; A. Domenigoni, Vice-President; C. L. Emerson, Cashier; A. H. Buckley, Assistant Cashier; L. Malone, Assistant Cashier.

DIRECTORS—A. G. Hubbard, John Shaver, A. Domenigoni, J. B. Maxwell, S. H. Herrick, C. A. Auld, Z. E. Ladd, Jack Hopkins, B. H. Cron.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans	-----				
Overdrafts	-----		\$57,604 00		\$40,621 50
Bonds and other securities	-----				
Bank premises	-----		14,212 00		14,212 00
Furniture and fixtures	-----		2,250 00		
Safe deposit vaults	-----		650 00		1,650 00
Other real estate owned	-----				
Due from other than reserve banks	-----		4,088 88		1,046 05
Due from reserve banks	-----		3,025 16		4,374 58
Cash on hand	-----		1,287 78		908 08
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$83,117 82		\$62,952 21
LIABILITIES.					
Capital	-----				
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----		\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed	-----		1,706 92		501 17
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----		645 75		1,362 15
Certified checks	-----		43,205 15		23,588 89
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----		12,500 00		12,500 00
Other liabilities	-----				
Totals	-----		\$83,117 82		\$62,952 21

# 527. THE STATE BANK OF RAMONA—RAMONA.

Incorporated August 9, 1911.

OFFICERS—H. F. Johnson, President; W. E. Woodward, Vice-President; H. F. Johnson, Cashier; J. C. Johnson, Assistant Cashier.  
DIRECTORS—H. F. Johnson, E. J. Johnson, P. H. Johnson, W. E. Woodward, Henry Baldwin, J. W. Lawrence, B. F. Peppet, A. O. Reed, J. C. Ferguson.

## Statement of June 4, 1913.

### RESOURCES.

	Commercial department	Surplus department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				
Overdrafts	\$45,394 88			\$24,007 27
Bonds and other securities	24			3 20
Bank premises				
Furniture and fixtures				
Safe deposit vaults	1,950 60			1,950 60
Other real estate owned				
Due from other than reserve banks	11 39			5,091 99
Due from reserve banks	5,905 05			15,687 19
Cash on hand	4,660 11			4,681 23
Exchanges for clearing house				
Checks and other cash items	170 00			40 50
Other assets				
Totals	\$58,122 27			\$51,461 98

### LIABILITIES.

Capital				
Surplus	\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid	125 00			
Bills payable, including certificates of deposit representing money borrowed	1,625 82			450 11
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	31,271 75			24,528 12
Time certificates of deposit				
Savings deposits	200 00			1,483 75
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$58,122 27			\$51,461 98

## 528. BANK OF DOS PALOS—DOS PALOS.

Incorporated September 12, 1911.

Officers—E. W. Heston, President; John Martin, Vice-President; B. P. Jackson, Secretary and Cashier.  
 Directors—E. W. Heston, John Martin, Wm. Mumby, J. H. Flory, Wm. Milbourn, Geo. W. Redfern, E. P. Jackson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 13, 1912.
Loans				\$47,443 73
Overdrafts				02
Bonds and other securities	\$33,983 61			1,000 00
Bank premises	4 90			9,480 44
Furniture and fixtures	9,039 78			3,749 86
Real estate owned	2,789 72			
Due from other than reserve banks				
Due from reserve banks	7,616 41			3,019 42
Cash on hand	3,835 87			2,958 26
Exchange for clearing house				
Checks and other cash items	54 25			
Other assets				
Totals	\$57,335 57			\$47,451 73
LIABILITIES.				
Capital				\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid				738 01
Bills payable, including certificates of deposit representing money borrowed	\$25,000 00			17,321 00
Due to other banks	1,189 81			
Due to banks, reserve deposits	12,221 09			
Dividends unpaid				
Individual deposits subject to check				19,762 71
Demand certificates of deposit	13,113 12			255 00
Time certificates of deposit				7,101 03
Savings deposits	5,811 64			
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$57,335 57			\$47,451 73

\*Defect.

## 529. DINUBA SAVINGS BANK—DINUBA.

Incorporated June 19, 1911.

OFFICERS—W. B. Nichols, President; R. E. L. Morton, Vice-President; Clarence Wilson, Cashier.  
 DIRECTORS—W. B. Nichols, R. E. L. Morton, E. A. McCord, O. J. Woodward, J. A. Reiners, E. Seligman, F. M. Cook, Clarence Wilson, E. Barris, F. H. Wilson, G. W. Osterhout.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans			\$74,705 00		\$32,885 00
Overdrafts					
Bonds and other securities					
Bank premises			4,676 25		
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand			7,218 93		8,020 79
Exchanges for clearing house			3,604 11		486 99
Checks and other cash items					
Other assets					
Totals			\$80,204 29		\$71,392 78
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed			1,738 51		*89 20
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			63,465 78		46,481 96
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$80,204 29		\$71,392 78

\*Deficit.



## 530. BANK OF MILPITAS—MILPITAS.

Incorporated August 4, 1911.

OFFICERS—M. Lynn, President; E. P. Giacomazzi, Vice-President and Secretary; L. E. Barber, Vice-President; A. L. Crabbe, Treasurer and Cashier.  
 DIRECTORS—M. Lynn, E. P. Giacomazzi, L. E. Barber, Alfred Gallagher, Jas. Boyd, F. A. Amaral, A. L. Crabbe, F. O. Reed, Chas. Brandt.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$80,345 00	\$48,450 00	\$73,795 00	\$41,743 50
Overdrafts	-----	-----	-----	-----
Bonds and other securities	-----	-----	-----	-----
Bank premises	10,242 00	-----	10,242 00	10,154 50
Furniture and fixtures	-----	6,141 70	6,141 70	6,131 70
Safe deposit vaults	2,366 93	-----	2,366 93	2,168 93
Other real estate owned	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----
Due from reserve banks	9,073 57	1,000 00	10,674 21	13,019 47
Cash on hand	2,765 40	1,319 15	4,054 55	5,977 95
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	20 10	-----	20 10	-----
Other assets	-----	-----	-----	-----
Totals	\$85,382 98	\$51,911 51	\$107,294 49	\$79,794 05
LIABILITIES.				
Capital				
Surplus				
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$85,382 98	\$51,911 51	\$107,294 49	\$79,794 05

\* Deficit.

## 531. SAN LEANDRO STATE BANK—SAN LEANDRO.

Incorporated September 18, 1911.

OFFICERS: A. S. Weaver, President; J. N. Frank, Vice-President; J. J. Gill, Secretary; Chas. Q. Rideout, Treasurer; A. S. Weaver, Cashier; H. C. Barton, Assistant Cashier.  
 DIRECTORS: A. S. Weaver, J. N. Frank, Daniel Best, J. J. Smith, J. D. Gonsalves, L. J. Martin, J. J. Gill, Chas. Q. Rideout, R. H. Cross.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$75,993 73		\$171,838 19	\$138,113 76
Overdrafts		233 41		236 41	59
Bonds and other securities		28,404 97	9,299 43	37,704 40	34,223 84
Bank premises					
Furniture and fixtures		5,169 00		5,169 00	4,930 76
Safe deposit vaults					
Other real estate owned		144 81		144 81	115 88
Due from other than reserve banks		11,515 89	9,592 84	20,768 73	19,610 92
Cash on hand		13,683 71	2,387 57	16,071 28	16,315 75
Exchanges for clearing house					
Checks and other cash items		46 00		46 00	61 55
Other assets					272 18
Totals		\$135,035 52	\$116,894 30	\$251,929 82	\$213,645 23
LIABILITIES.					
Capital					
Surplus		\$30,000 00	\$20,000 00	\$50,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid		2,000 00	500 00	2,500 00	2,500 00
Bills payable, including certificates of deposit representing money borrowed		84 08	1,699 96	1,615 28	142 15
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		81,808 83		81,808 83	86,440 99
Demand certificates of deposit		810 00		810 00	80 00
Time certificates of deposit					
Savings deposits			89,294 34	89,294 34	50,181 43
Certified checks		2,035 00		2,035 00	
Cashier's checks		200 98		200 98	
State, county and municipal deposits		18,025 27	5,400 00	23,425 27	1,006 60
Postal savings deposits		150 12		150 12	23,204 06
Other liabilities					
Totals		\$135,035 52	\$116,894 30	\$251,929 82	\$213,645 23
*Deficit.					

## 534 AND 534A. THE FIRST SAVINGS BANK OF SHASTA COUNTY—REDDING.

Incorporated November 28, 1911.

OFFICERS—A. F. Smith, President; C. W. Leininger, Vice-President; Edwin L. Bailey, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. F. Smith, Edwin L. Bailey, Alden Anderson, C. W. Leininger, Geo. T. Groteford, Fred Dersch.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$7,925 03	\$300,922 45	\$208,847 48	\$200,748 12
Overdrafts					
Bonds and other securities		38,570 00	133,325 00	161,895 00	75,722 34
Bank premises		4,000 00		4,000 00	4,000 00
Furniture and fixtures		1,000 00		1,000 00	1,000 00
Safe deposit vaults					
Other real estate owned					9,429 03
Due from other than reserve banks		21,869 33	25,394 19	47,263 52	46,883 27
Due from reserve banks		8,611 75	7,857 78	16,469 53	14,668 77
Cash on hand					
Exchanges for clearing house					
Checks and other cash items		287 44	1,000 00	1,287 44	66 80
Other assets					1,398 95
Totals		\$72,203 55	\$368,499 42	\$440,702 97	\$353,917 88
LIABILITIES.					
Capital		\$20,000 00	\$30,000 00	\$50,000 00	\$50,000 00
Surplus					2,650 00
Undivided profits, less expenses and taxes paid		527 39	7,172 98	7,700 37	6,449 45
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		45,100 94		45,100 94	36,114 03
Demand certificates of deposit		2,292 90		2,292 90	2,296 36
Time certificates of deposit					
Savings deposits			318,444 74	318,444 74	247,057 14
Certified checks					
Cashier's checks		1,829 32		1,829 32	
State, county and municipal deposits			10,000 00	10,000 00	10,000 00
Postal savings deposits		2,513 00	231 70	2,744 70	
Other liabilities					
Totals		\$72,203 55	\$368,499 42	\$440,702 97	\$353,917 88

NOTE.—The above statements include the business of the Kennett branch office.

## 535. SAVINGS BANK OF WINTERS—WINTERS.

Incorporated November 23, 1911.

OFFICERS—M. O. Wyatt, President; Wm. Brinck, Vice-President; L. A. Morris, Secretary, Treasurer and Cashier.  
 DIRECTORS—M. O. Wyatt, Wm. Brinck, Fred W. Wilson, H. G. Boyce, F. M. Wyatt.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 11, 1912.
LOANS					
Overdrafts			\$115,453 49		\$89,789 61
Bonds and other securities					
Bank premises			3,150 00		1,000 00
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			1,385 32		6,025 37
Cash on hand			1,006 70		2,285 15
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$120,995 51		\$99,091 13
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			5,000 00		5,000 00
Bills payable, including certificates of deposit representing money borrowed			4,581 65		1,092 44
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			86,613 86		68,028 69
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$120,995 51		\$99,091 13



## 536. LOS ANGELES TITLE AND TRUST COMPANY—LOS ANGELES.

Incorporated January 24, 1901.

Officers—Frank P. Flint, President; Gail B. Johnson, Vice-President; W. F. Callender, Vice-President; O. J. Wigdal, Treasurer;  
 L. J. Selby, Secretary and Manager; C. A. Fuller, Assistant Cashier.  
 Directors—Gail B. Johnson, Geo. I. Cochran, L. J. Selby, Lawrence B. Burck, O. J. Wigdal, John S. Cravens, W. F. Callender, W.  
 Jarvis Barlow, Boyle Workman, F. M. Douglass, Harold S. Cook, Orrie E. Monnette, M. M. Avery, Frank P. Flint, M. P. Snyder.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department. [None.]	Trust department.	Combined June 1, 1913. [None.]	Combined June 14, 1912.
Loans.....					\$55,790 35
Overdrafts.....			\$820,462 82		
Bonds and other securities.....					100,212 10
Bank premises.....			6,610 80		9,258 83
Furniture and fixtures.....					3,977 74
Safe deposit vaults.....			91,438 47		185,380 82
Other real estate owned.....			14,086 42		
Due from other than reserve banks.....					
Due from reserve banks.....					
Cash on hand.....					18,112 18
Exchanges for clearing house.....					242,687 49
Checks and other cash items.....			588,586 85		
Other assets.....					
Totals.....			\$721,185 42		\$512,589 01
LIABILITIES.					
Capital.....					\$386,100 00
Surplus.....			\$500,000 00		14,334 35
Undivided profits, less expenses and taxes paid.....					
Bills payable, including certificates of deposit representing money borrowed.....			27,757 34		
Due to other banks.....					
Due to banks, reserve deposits.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Savings deposits.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Trust deposits.....					
Postal savings deposits.....					
Other liabilities.....			193,438 08		212,154 65
Totals.....			\$721,185 42		\$512,589 01

NOTE.—Changed name from Los Angeles Abstract and Trust Company to Los Angeles Title and Trust Company October 16, 1912.

# 537. THE FIRST STATE BANK OF MANTECA—MANTECA.

Incorporated November 28, 1911.

OFFICERS—E. J. Norcross, President; Joshua Cowell, Vice-President; Fred Norcross, Secretary and Cashier.  
DIRECTORS—E. J. Norcross, Joshua Cowell, Fred Norcross, John A. Boberg, E. Powers.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts			\$48,362 25		\$38,200 00
Bonds and other securities			3 15		03 03
Bank premises			14,115 00		14,146 25
Furniture and fixtures			1,000 00		
Safe deposit vaults			2,180 00		2,180 00
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			19,207 94		3,122 08
Cash on hand			5,380 07		11,122 95
Exchanges for clearing house					3,389 76
Checks and other cash items			2 30		29 92
Other assets					
Totals			\$90,270 71		\$72,523 99
LIABILITIES.					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			2,005 38		450 92
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check			46,467 33		33,293 07
Demand certificates of deposit			100 00		630 00
Time certificates of deposit			1,198 00		650 00
Savings					
Certified deposits			3,000 00		
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			12,500 00		12,500 00
Other liabilities					
Totals			\$90,270 71		\$72,523 99

## 538 AND 538A. INYO COUNTY BANK—BISHOP.

Incorporated December 22, 1911.

OFFICERS—W. W. Watterson, President; E. Watterson, Vice-President; M. Q. Watterson, Secretary, Treasurer and Cashier; A. D. Schively, Assistant Cashier, A. L. Anderson, Assistant Cashier at Big Pine Branch.

DIRECTORS—W. W. Watterson, M. Q. Watterson, E. Watterson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	June 4, 1913. Combined [None.]	Combined June 14, 1912.
Loans	\$31,302 48			\$25,209 96
Overdrafts	1,336 55			2,190 29
Bonds and other securities	27,250 00			7,150 00
Bank premises	18,100 00			16,100 00
Furniture and fixtures	5,231 00			6,000 00
Safe deposit vaults				
Other real estate owned	8,659 00			
Due from other than reserve banks	2,090 54			20,301 47
Due from reserve banks	61,118 33			81,103 57
Cash on hand	42,742 15			40,073 78
Exchanges for clearing house	1,153 99			166 95
Checks and other cash items	6,478 17			5,553 30
Other assets				
Totals	\$806,762 12			\$703,849 32
LIABILITIES.				
Capital	\$95,000 00			\$75,000 00
Surplus	1,500 00			8,000 00
Undivided profits, less expenses and taxes paid	1,311 98			1,987 23
Bills payable, including certificates of deposit representing money borrowed	20,000 00			40,000 00
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	432,959 30			491,475 68
Demand certificates of deposit	18,821 30			13,171 45
Time certificates of deposit	189,883 55			135,944 04
Savings deposits				
Certified checks				
Cashier's checks	24,719 77			8,290 92
State, county and municipal deposits	22,856 38			
Total savings deposits				
Other liabilities				
Totals	\$806,762 12			\$703,849 32

NOTE.—The above statements include the business of the Big Pine branch office.

# 539. BURBANK SAVINGS BANK—BURBANK.

Incorporated December 26, 1911.

OFFICERS—H. A. Church, President; Martin Pupka, Vice-President; A. E. Dufur, Secretary and Assistant Cashier; R. O. Church, Treasurer and Cashier.  
DIRECTORS—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, J. H. Avery, C. B. Fischer, Thomas Story, A. O. Kendall.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
<b>Loans</b>					
Overdrafts			\$56,048 57		\$44,965 57
Bonds and other securities					
Bank premises			13,408 37		14,342 08
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			3,676 87		3,759 65
Cash on hand			1,630 94		1,312 73
Exchanges for clearing house					
Cheeks and other cash items					
Other assets					
<b>Totals</b>			\$74,764 75		\$63,450 03
<b>LIABILITIES.</b>					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$25,000 00		\$25,000 00
Bills payable, including certificates of deposit representing money borrowed			200 00		
Due to other banks			1,910 91		579 81
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			36,817 49		26,603 27
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			10,836 85		11,246 95
Other liabilities					
<b>Totals</b>			\$74,764 75		\$63,450 03



## 540. NORTHERN SOLANO SAVINGS BANK—DIXON.

Incorporated January 2, 1912.

OFFICERS—J. R. Timm, President; R. E. L. Stephens, Vice-President; H. L. Bissell, Cashier; A. C. Madden, Assistant Cashier.  
 DIRECTORS—J. R. Timm, R. E. L. Stephens, W. R. Madden, J. D. Grady, J. J. Clark, E. D. N. Lebe, W. J. Weyand, Robert Watson,  
 J. S. Hill.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 15, 1912.
<b>LIABILITIES.</b>					
Loans			\$77,000 00		\$62,650 00
Overdrafts					
Bonds and other securities					
Bank premises			19,350 00		19,350 00
Furniture and fixtures			23,408 07		23,408 07
Safe deposit vaults			1,379 03		1,362 03
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			4,899 44		13,418 41
Cash on hand			2,694 37		2,998 34
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals			\$128,730 91		\$123,093 85
<b>LIABILITIES.</b>					
Capital					
Surplus			\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid			176 00		
Bills payable, including certificates of deposit representing money borrowed			165 73		646 90
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit			91,430 18		88,444 95
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			12,000 00		12,000 00
Other liabilities			20 00		5 00
Totals			\$128,730 91		\$123,093 85

# 541. INDIAN VALLEY BANK—GREENVILLE.

Incorporated December 12, 1911.

OFFICERS—J. R. Murray, President; F. B. Hossalkus, Vice-President; H. C. Chamberlain, Cashier.  
DIRECTORS—J. R. Murray, F. B. Hossalkus, H. C. Chamberlain, A. J. P. Mathieson, L. P. McIntyre, L. T. Bacher, W. B. Perry.

## Statement of June 4, 1913.

### RESOURCES.

Loans	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Overdrafts				
Bonds and other securities	\$33,453 04			\$49,570 02
Bank premises	1,034 00			
Furniture and fixtures	11 00			523 00
Safe deposit vaults	2,410 00			
Other real estate owned				2,000 00
Due from other than reserve banks	1,293 00			
Due from reserve banks	4,452 05			
Cash on hand	12,785 09			5,906 38
Exchanges for clearing house	6,907 80			24,704 30
Checks and other cash items	2,530 00			1,032 93
Other assets	2,070 04			
Totals	\$86,803 02			\$83,856 03

### LIABILITIES.

Capital				
Surplus				
Undivided profits, less expenses and taxes paid	\$25,000 00			\$25,000 00
Bills payable, including certificates of deposit representing money borrowed	63 57			
Due to other banks	528 89			13 63
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	53,807 69			
Demand certificates of deposit				
Time certificates of deposit	7,288 27			57,643 05
Savings deposits				
Certified checks				
Cashier's checks	204 50			1,200 00
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$86,803 02			\$83,856 03

## 542. EL SEGUNDO STATE BANK—EL SEGUNDO.

Incorporated January 27, 1912.

OFFICERS—J. E. Howell, President; Dan Murphy, Vice-President; E. J. McCray, Vice-President; J. A. Small, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. E. Newell, Dan Murphy, E. J. McCray, J. F. Faber, M. L. McCray.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	-----	\$27,049 62	\$11,200 00	\$38,269 62	\$16,665 00
Overdrafts	-----	112 72	-----	112 72	763 96
Bonds and other securities	-----	5,068 00	5,091 50	10,179 50	5,091 50
Bank premises	-----	-----	-----	-----	-----
Furniture and fixtures	-----	2,992 67	36 75	3,029 42	3,025 92
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	1,677 10	903 22	2,580 32	3,457 61
Due from reserve banks	-----	5,444 93	300 92	5,745 85	16,944 89
Cash on hand	-----	6,967 29	423 36	7,420 85	5,615 42
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	1 20	-----	1 20	66 55
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$49,383 53	\$17,955 95	\$67,339 48	\$51,630 85
LIABILITIES.					
Capital	-----	\$15,000 00	\$10,000 00	\$25,000 00	\$25,000 00
Surplus	-----	2,500 00	-----	2,500 00	2,500 00
Undivided profits, less expenses and taxes paid	-----	22 63	467 73	490 36	*1,737 72
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	26,829 61	-----	26,829 61	18,965 90
Demand certificates of deposit	-----	81 00	-----	81 00	96 00
Time certificates of deposit	-----	-----	2,988 22	2,988 22	2,301 63
Savings deposits	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	450 29	-----	450 29	4 00
State, county and municipal deposits	-----	4,500 00	4,500 00	9,000 00	4,500 00
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$49,383 53	\$17,955 95	\$67,339 48	\$51,630 85

\*Deficit.

## 543. BANK OF DANIEL MEYER—SAN FRANCISCO.

Incorporated January 24, 1912.

OFFICERS—Albert Meyer, President; Henry Meyer, Vice-President, Manager and Treasurer; Julian J. Meyer, Secretary; Moritz Meyer, Cashier; Simon Meyer, Assistant Cashier.

DIRECTORS—Albert Meyer, Henry Meyer, Julian Meyer, Moritz Meyer, Simon Meyer.

## Statement of June 4, 1913.

## RESOURCES.

	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$623,091 40
Overdrafts				331,221 78
Bonds and other securities	\$1,007,777 84			260,334 33
Bank premises	31,580 95			
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks	41,028 73			49,129 68
Cash on hand	93,087 77			59,310 03
Exchanges for clearing house	50,647 45			47,428 20
Checks and other cash items				
Other assets				62 25
Totals	\$1,224,722 74			\$1,370,578 60

## LIABILITIES.

Capital				\$500,000 00
Surplus				
Undivided profits, less expenses and taxes paid	\$500,000 00			
Bills payable, including certificates of deposit representing money borrowed	15,000 00			17,969 90
Due to other banks	53,985 59			
Due to banks, reserve deposits	90,690 95			82,155 82
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit	441,406 42			664,217 80
Time certificates of deposit	235 08			5,235 08
Savings deposits				
Certified checks	1,568 00			1,000 00
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities	18,787 70			
Totals	\$1,224,722 74			\$1,370,578 60



## 544. MADERA SAVINGS BANK—MADERA.

Incorporated February 29, 1912.

OFFICERS—R. Roberts, President; J. B. High, Vice-President; J. G. Roberts, Cashier; J. E. Newman, Assistant Cashier.  
 DIRECTORS—R. Roberts, J. P. High, H. P. Roberts, J. G. Roberts, J. E. Newman.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 1, 1913. [None.]	Combined June 14, 1912.
Loans		\$118,504 00		\$92,039 00
Overdrafts				
Bonds and other securities				
Bank premises		34,842 50		16,844 49
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned		2,177 23		
Due from other than reserve banks		7,105 46		11,855 83
Due from reserve banks		11,084 99		8,078 59
Cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$173,714 18		\$129,417 91
LIABILITIES.				
Capital				
Surplus		\$25,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid		600 00		
Bills payable, including certificates of deposit representing money borrowed		5,500 51		3,024 94
Due to other banks				
Due to banks' reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		142,524 67		101,392 97
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$173,714 18		\$129,417 91

## 545. FORT BRAGG COMMERCIAL BANK—FORT BRAGG.

Incorporated March 28, 1912.

OFFICERS—C. W. Mathews, President; D. Brandon, Vice-President; H. P. Preston, Secretary, Cashier and Treasurer; Leo Brandon, Assistant Cashier.  
 DIRECTORS—C. W. Mathews, D. Brandon, L. C. Gregory, B. A. Lendrum, M. H. Iverson, H. P. Preston, J. W. Preston.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$93,484 92			\$28,254 90
Bonds and other securities		7 25			
Bank premises		400 00			
Furniture and fixtures		10,482 87			3,550 30
Safe deposit vaults		7,743 46			2,253 80
Other real estate owned		1,026 00			
Due from other than reserve banks					
Due from reserve banks		27,891 77			3,035 44
Cash on hand		16,919 50			19,353 25
Exchanges for clearing house					11,506 88
Checks and other cash items		551 67			340 00
Other assets					
Totals		\$159,307 84			\$68,284 57
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid		\$25,000 00			\$25,000 00
Bills payable, including certificates of deposit representing money borrowed		2,131 84			439 00
Due to other banks					
Due to banks, reserve deposits		592 44			
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		103,396 78			35,431 58
Time certificates of deposit		150 00			
Savings deposits		27,042 97			5,883 39
Certified checks					
Cashier's checks		942 96			500 00
State, county and municipal deposits		80 85			
Postal savings deposits					
Other liabilities					
Totals		\$159,307 84			\$68,284 57

## 546. CITRUS BANK—EXETER.

Incorporated March 7, 1912.

OFFICERS—Chas. W. Walter, President; T. P. Downing, Vice-President; W. R. Pigg, Cashier; Chas. C. Walter, Assistant Cashier.  
 DIRECTORS—Chas. W. Walter, W. R. Pigg, T. B. Downing, Jas. H. Blair, G. W. Wyllie.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$42,823 73			\$19,585 00
Overdrafts		70 98			
Bonds and other securities		14,242 30			
Bank premises					2,130 00
Furniture and fixtures		1,525 00			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks		8,885 74			5,335 49
Cash on hand		2,620 86			8,200 59
Exchanges for clearing house					2,759 65
Checks and other cash items		103 45			73 05
Other assets		25 00			
Totals		\$70,293 95			\$38,083 78
LIABILITIES.					
Capital					\$25,000 00
Surplus		\$25,000 00			
Undivided profits, less expenses and taxes paid					\$11 81
Bills payable, including certificates of deposit representing money borrowed		188 30			
Due to other banks					38 23
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		30,199 49			11,287 36
Demand certificates of deposit		50 00			
Time certificates of deposit		1,995 89			1,750 00
Savings deposits					
Certified checks		300 00			
Cashier's checks					
State, county and municipal deposits		12,500 00			
Postal savings deposits					
Other liabilities		63 17			
Totals		\$70,293 95			\$38,083 78

\*Deficit.

## 547. BANK OF SAN JOSE—SAN JOSE.

Incorporated April 4, 1912.

OFFICERS—Wm. Knox Beans, President; Hiram D. Tuttle, Vice-President; V. J. LaMotte, Cashier; Waldo H. Lowe, Assistant Cashier.  
 DIRECTORS—Wm. Knox Beans, C. B. Beans, Hiram D. Tuttle, Ralph Lowe, R. R. Syer, Knox Maddox, V. J. LaMotte.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans		\$622,576 89	\$1,183,246 60	\$1,805,823 49	\$1,592,284 39
Overdrafts		8,404 30		8,404 30	8,025 43
Bonds and other securities		261,425 00	400,533 62	661,958 62	660,048 40
Bank premises		175,000 00	175,000 00	350,000 00	350,000 00
Furniture and fixtures		11,212 79		11,212 79	11,212 79
Safe deposit vaults			17,500 00	17,500 00	17,500 00
Other real estate owned			56,000 00	56,000 00	66,498 64
Due from other than reserve banks		7,011 84		7,011 84	25,337 43
Due from reserve banks		148,835 80	169,834 75	318,700 55	221,053 38
Cash on hand		93,985 64	43,794 38	137,750 02	136,615 23
Exchanges for clearing house		13,087 46		13,087 46	3,831 56
Checks and other cash items		1,393 17		1,393 17	
Other assets		23 72		23 72	58 28
Totals		\$1,342,989 61	\$2,045,879 35	\$3,388,868 96	\$3,092,465 53
LIABILITIES.					
Capital		\$250,000 00	\$50,000 00	\$300,000 00	\$300,000 00
Surplus		59,259 45	133,000 00	192,259 45	182,789 08
Undivided profits, less expenses and taxes paid		25,100 07	51,385 00	76,485 07	89,396 15
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					19,237 87
Due to banks reserve deposits		57,368 16		57,368 16	8,031 87
Dividends unpaid		285 05		285 05	
Individual deposits subject to check		672,910 27		672,910 27	631,265 08
Demand certificates of deposit		62,361 41		62,361 41	54,610 49
Time certificates of deposit		69,533 00		69,533 00	
Savings deposits			1,811,494 35	1,811,494 35	1,691,402 11
Certified checks		1,171 20		1,171 20	1,732 56
Cashier's checks					
State, county and municipal deposits		145,000 00		145,000 00	94,000 00
Postal savings deposits					
Other liabilities					
Totals		\$1,342,989 61	\$2,045,879 35	\$3,388,868 96	\$3,092,465 53



## 548. LA HABRA VALLEY BANK—BREA.

Incorporated March 27, 1912.

OFFICERS—C. R. Thomas, President; Thos. Davidson, Vice-President; L. H. Van Hoorbeke, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. R. Thomas, Geo. Chaffey, Thos. Davidson, W. J. Hole, J. B. Chaffey.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					
Overdrafts		\$29,192 65			\$17,900 00
Bonds and other securities		252 84			
Bank premises		18,626 60			
Furniture and fixtures		8,895 85			8,717 90
Safe deposit vaults		3,076 80			1,843 00
Other real estate owned					
Due from other than reserve banks		9,821 24			8,489 73
Cash on hand		3,701 00			5,228 90
Exchanges for clearing house					
Checks and other cash items		76 09			
Other assets					
Totals		\$73,643 07			\$42,182 53
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		293 66			1,072 35
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		35,414 38			11,061 32
Demand certificates of deposit					
Time certificates of deposit		525 03			5,028 85
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		12,500 00			
Postal savings deposits					
Other liabilities					
Totals		\$73,643 07			\$42,182 53

## 549. BANK OF PLANADA—PLANADA.

Incorporated April 2, 1912.

OFFICERS—J. C. Cunningham, President; Chas. A. Elder, Vice-President; John H. Wolfson, Vice-President; A. A. Warner, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. C. Cunningham, Chas. A. Elder, John A. Wolfson, A. A. Werner, M. A. McClosky.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans					
Overdrafts		\$40,946 00	\$5,540 00	\$46,506 00	\$30,244 65
Bonds and other securities					2 40
Bank premises					
Furniture and fixtures		8,900 00		8,900 00	8,900 00
Safe deposit vaults		1,922 00		1,922 00	820 70
Other real estate owned					650 00
Due from other than reserve banks					
Due from reserve banks		300 00		300 00	1,058 50
Cash on hand		18,079 83		18,079 83	23,184 07
Exchanges for clearing house		4,315 47	72 45	4,387 92	3,289 08
Checks and other cash items					
Other assets		15 90		15 90	308 25
Totals		\$74,499 20	\$5,612 45	\$80,111 65	\$68,567 74
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		1,631 73	49 91	1,681 64	1,344 94
Due to other banks					
Due to banks, reserve deposits		87 34	87 34	87 34	531 35
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		51,780 13		51,780 13	26,582 26
Time certificates of deposit					
Savings deposits		1,000 00	562 54	1,000 00	15,109 19
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals		\$74,499 20	\$5,612 45	\$80,111 65	\$68,567 74

## 550. BANK OF GALT—GALT.

Incorporated April 5, 1912.

OFFICERS—Alden Anderson, President; James Whitaker, Vice-President; W. L. Robison, Cashier, Secretary and Treasurer.  
 DIRECTORS—Alden Anderson, James Whitaker, Ray L. Gower, J. W. Angrave, F. H. Harvey, W. B. Sawyer, W. L. Robison.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans				\$17,727 00
Overdrafts	\$20,375 20			
Bonds and other securities	63 11			
Bank premises	24,540 51			14,880 15
Furniture and fixtures				
Safe deposit vaults	1,407 10			1,407 10
State real estate owned				
Due from other than reserve banks	2,813 32			1,054 89
Due from reserve banks	21,533 00			13,319 88
Cash on hand	5,289 05			3,511 48
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$106,021 30			\$51,880 50
LIABILITIES.				
Capital				\$25,000 00
Surplus				
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed	38 98			433 51
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	50,529 84			12,028 41
Demand certificates of deposit	973 86			170 85
Time certificates of deposit	16,157 34			2,550 00
Savings deposits				
Certified checks				
Cashier's checks	818 63			
State, county and municipal deposits	12,500 00			12,500 00
Postal savings deposits	2 88			18 75
Other liabilities				
Totals	\$106,021 30			\$51,880 50

\* Deficit.

## 551. FARMERS AND MECHANICS' SAVINGS BANK OF HEALDSBURG—HEALDSBURG.

Incorporated March 16, 1912.

OFFICERS—C. W. Weaver, President; S. L. Wattles, Vice-President; J. H. Miller, Cashier; L. J. Hall, Assistant Cashier.  
 DIRECTORS—Ell Bush, J. T. Coffman, J. H. Gunn, J. A. McMin, E. B. Shook, S. L. Wattles, C. W. Weaver.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 11, 1912.
Loans					
Overdrafts					
Bonds and other securities			\$319,629 00		\$273,035 75
Bank premises			19,250 00		
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand			17,716 98		
Exchanges for clearing house			6,034 41		4,500 00
Checks and other cash items					12,451 80
Other assets					
Totals			\$363,229 69		\$289,987 55
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$50,000 00		\$50,000 00
Bills payable, including certificates of deposit			4,000 00		
Due to other banks			9,151 26		3,901 77
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			238,008 43		236,082 78
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits			4,500 00		
Other liabilities					
Totals			\$363,229 69		\$289,987 55



## 552. CHULA VISTA STATE BANK—CHULA VISTA.

Incorporated April 27, 1912.

OFFICERS—Wm. E. Otis, President; C. W. Darling, Vice-President; C. A. Vance, Cashier and Secretary.  
 DIRECTORS—Wm. E. Otis, C. W. Darling, E. Melville, Lillian O. Vance, C. A. Vance.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$55,425 80			\$4,750 00
Overdrafts					
Bonds and other securities		14,003 85			12,681 65
Bank premises					
Furniture and fixtures		2,080 50			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		14,811 92			42,889 28
Cash on hand		4,400 00			2,527 23
Exchanges for clearing house					
Checks and other cash items		470 17			
Other assets					
Totals		\$91,192 24			\$92,798 16
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		100 00			
Bills payable, including certificates of deposit representing money borrowed		694 65			100 34
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		49,277 50			55,108 37
Demand certificates of deposit					
Time certificates of deposit		3,620 00			
Savings deposits					
Certified checks					
Cashier's checks					99 45
State, county and municipal deposits		12,500 00			12,500 00
Postal savings deposits					
Other liabilities					
Totals		\$91,192 24			\$92,798 16

## 553. SAVINGS BANK OF SUTTER COUNTY—YUBA CITY.

Incorporated May 15, 1912.

OFFICERS—C. R. Boyd, President; B. F. Walton, Vice-President; Geo. T. Boyd, Cashier, Secretary and Treasurer; E. M. Boyd, Assistant Cashier.

DIRECTORS—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, Jr., F. S. Walton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans					\$134,467 90
Overdrafts			\$234,018 24		
Bonds and other securities					21,844 00
Bank premises			50,616 50		
Furniture and fixtures			34,500 00		34,500 00
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks			8,008 15		2,000 00
Cash on hand			5,156 50		3,694 65
Exchanges for clearing house					
Checks and other cash items					4,250 00
Other assets			02		
Totals			\$332,299 41		\$201,056 55
LIABILITIES.					
Capital					\$25,000 00
Surplus			25,000 00		25,000 00
Undivided profits, less expenses and taxes paid			6,736 85		1,144 98
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Time certificates of deposit					
Time certificates of deposit			19,963 64		51,074 54
Savings deposits			240,281 83		86,725 48
Certified checks					
Cashier's checks					
State, county and municipal deposits			12,500 00		10,000 00
Postal savings deposits			2,817 59		2,111 55
Other liabilities					
Totals			\$332,299 41		\$201,056 55

## 555. BANK OF GILROY—GILROY.

Incorporated May 10, 1912.

OFFICERS—Henry Hecker, President; Rodney Eschenburg, Vice-President; W. R. Pyle, Secretary, Treasurer and Cashier; W. A. Whitcomb, Assistant Cashier.  
 DIRECTORS—Henry Hecker, Rodney Eschenburg, Michael Casey, C. R. Willson, H. R. Chosbro.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912.
Loans	\$274,610 43	\$226,048 38	\$500,658 81	\$327,144 65
Overdrafts	1,045 03		1,045 03	1,839 89
Bonds and other securities	60,912 50	31,225 00	92,137 50	100,771 96
Bank premises	17,000 00	18,000 00	35,000 00	35,000 00
Furniture and fixtures		2,000 00	2,000 00	2,300 00
Safe deposit vaults				1,387 45
Other real estate owned	1,695 38		1,695 38	6,054 48
Due from other than reserve banks	43,076 53	6,036 03	49,112 56	57,388 49
Due from reserve banks	24,500 30	15,554 46	40,144 76	43,418 47
Cash on hand	766 16		766 16	7,063 74
Exchanges for clearing house	14 00		14 00	34 25
Checks and other cash items				
Other assets	2,002 95		2,002 95	
Totals	\$425,713 28	\$398,863 87	\$824,577 15	\$782,633 38
LIABILITIES.				
Capital				\$74,400 00
Surplus	\$48,816 63	\$35,000 00	\$83,816 63	53,925 00
Undivided profits, less expenses and taxes paid	55,400 00	3,500 00	58,900 00	12,819 07
Bills payable, including certificates of deposit representing money borrowed	7,894 15	7,925 82	15,819 97	133 90
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid	377 50		377 50	75 00
Individual deposits subject to check	241,983 78		241,983 78	291,238 12
Demand certificates of deposit	8,170 23		8,170 23	12,169 98
Time certificates of deposit	27,277 94		27,277 94	
Savings deposits		351,967 55	351,967 55	317,970 06
Certified checks				
Cashier's checks				
State, county and municipal deposits	35,740 00		35,740 00	19,640 00
Postal savings deposits				
Other liabilities	53 02	470 00	523 02	172 25
Totals	\$425,713 28	\$398,863 87	\$824,577 15	\$782,633 38

## 556. BANK OF WASCO—WASCO.

Incorporated May 10, 1912.

OFFICERS—Clinton E. Worden, President; W. E. Benz, Vice-President; F. M. Gordon, Secretary, Treasurer and Cashier.  
 DIRECTORS—Clinton E. Worden, W. E. Benz, F. M. Gordon, Alfred B. Jordan, J. G. Helm, Jr., John H. McMillan, J. S. Henton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$65,435 96			
Overdrafts		3 62			
Bonds and other securities		15,437 40			
Bank premises		7,322 22			
Furniture and fixtures		4,757 03			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		8,041 23			
Cash on hand		9,395 61			
Exchanges for clearing house					
Checks and other cash items		700 00			\$2,533 74
Other assets					
Totals		\$111,092 91			\$2,533 74
LIABILITIES.					
Capital					
Surplus		\$25,000 00			\$25,000 00
Undivided profits, less expenses and taxes paid		5,000 00			5,000 00
Bills payable, including certificates of deposit representing money borrowed		192 64			2,533 74
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		67,349 87			
Demand certificates of deposit		115 60			
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks					
State, county and municipal deposits		916 00			
Postal savings deposits		12,500 00			
Other liabilities					
Totals		\$111,092 91			\$22,533 74



## 557. HEALDSBURG SAVINGS BANK—HEALDSBURG.

Incorporated May 25, 1912.

OFFICERS—Geo. H. Warfield, President; E. M. Norton, Vice-President; J. R. Williams, Cashier.  
 DIRECTORS—Geo. C. Alexander, E. H. Barnes, A. E. Burnham, W. Goddard, E. M. Norton, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, Geo. H. Warfield.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912.
Loans		\$196,566 75		
Overdrafts				
Bonds and other securities				
Bank premises		33,226 85		
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		8,412 78		\$27,516 53
Due from reserve banks		4,679 01		
Cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$242,885 39		\$27,516 53
LIABILITIES.				
Capital				\$25,000 00
Surplus				2,500 00
Undivided profits, less expenses and taxes paid		\$25,000 00		16 53
Bills payable, including certificates of deposit representing money borrowed		3,750 00		
Due to other banks		4,046 63		
Due to banks, reserve deposits				
Dividends unpaid		72 00		
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		206,016 76		
Certified checks				
Cashier's checks				
State, county and municipal deposits		4,000 00		
Postal savings deposits				
Other liabilities				
Totals		\$242,885 39		\$27,516 53

## 558. COMMERCIAL BANK OF SANGER—SANGER.

Incorporated May 23, 1912.

OFFICERS—Geo. S. Coblentz, President; L. Powers, Vice-President; E. A. Boye, Cashier and Secretary; H. B. McLaughlin, Assistant Cashier.

DIRECTORS—Geo. S. Coblentz, L. Powers, S. Frankenanau, T. W. Decker, Jas. P. Nelson, J. E. Burnett, W. B. Hazelton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans		\$129,100 39			
Overdrafts		11 23			
Bonds and other securities					
Bank premises		3,678 61			
Furniture and fixtures		2,112 99			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		41,849 81			
Cash on hand		11,801 50			
Exchanges for clearing house					
Checks and other cash items		2,116 53			
Other assets					
Totals		\$190,631 09			
LIABILITIES.					
Capital					
Surplus		\$25,000 00			
Undivided profits, less expenses and taxes paid		2,500 00			
Bills payable, including certificates of deposit representing money borrowed		2,968 80			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		137,800 97			
Time certificates of deposit					
Savings deposits		22,911 32			
Certified checks					
Cashier's checks					
State, county and municipal deposits		10 00			
Postal savings deposits					
Other liabilities					
Totals		\$190,631 02			

## 559. LASSEN INDUSTRIAL BANK—SUSANVILLE.

Incorporated April 5, 1912.

OFFICERS—Jules Alexander, President; Isaac Knoch, Vice-President; W. G. Culbreth, Secretary, Treasurer and Cashier.  
 DIRECTORS—Jules Alexander, Isaac Knoch, C. E. Lawson, F. A. Cain, R. E. Bingham.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
<b>Loans</b> -----				
Overdrafts-----	\$150,839 47			
Bonds and other securities-----				
Bank premises-----	32,077 00			
Furniture and fixtures-----	6,439 41			
Safe deposit vaults-----	400 00			
Other real estate owned-----				
Due from other than reserve banks-----	12,048 12			
Due from reserve banks-----	31,965 23			
Cash on hand-----	22,697 15			
Exchanges for clearing house-----				
Checks and other cash items-----	327 66			
Other assets-----				
<b>Totals</b> -----	\$256,994 04			
<b>LIABILITIES.</b>				
Capital-----				
Surplus-----	\$50,000 00			
Undivided profits, less expenses and taxes paid-----				
Bills payable, including certificates of deposit representing money borrowed-----	1,581 70			
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	150,827 52			
Demand certificates of deposit-----	4,000 33			
Time certificates of deposit-----	25,664 59			
Savings deposits-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----	25,000 00			
Postal savings deposits-----	339 88			
Other liabilities-----				
<b>Totals</b> -----	\$256,994 04			

## 560. ESCALON STATE BANK—ESCALON.

Incorporated June 13, 1912.

OFFICERS—S. J. Irwin, President; Geo. W. Wrigley, Vice-President; Ira Wolfe, Cashier.  
 DIRECTORS—S. J. Irwin, Geo. W. Wrigley, H. L. McPherson, C. M. Carlson, Ira Wolfe.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans	\$24,550 37			
Overdrafts				
Bonds and other securities	8,360 00			
Bank premises	8,530 00			
Furniture and fixtures	2,764 30			
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks	15,044 84			
Due from reserve banks	2,982 82			
Cash on hand	189 70			
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals	\$62,422 03			
LIABILITIES.				
Capital	\$25,000 00			
Surplus				
Undivided profits, less expenses and taxes paid	1,085 03			
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks				
Due to banks, reserve deposits				
Deposits unpaid				
Individual deposits subject to check	26,506 69			
Time certificates of deposit	135 00			
Time certificates of deposit	1,745 31			
Savings deposits				
Certified checks				
Cashier's checks	750 00			
State, county and municipal deposits	7,300 00			
Postal savings deposits				
Other liabilities				
Totals	\$62,422 03			



## 562. "BANK OF PRINCETON"—PRINCETON.

Incorporated April 19, 1912.

OFFICERS—T. Harrington, President; W. A. Yerxa, Vice-President; F. M. Porter, Cashier, Secretary and Treasurer.  
 DIRECTORS—T. Harrington, W. A. Yerxa, E. H. Burton, Frank Moody, F. H. Green, Edwin Borham, C. G. Picknell.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 1, 1913. [None.]	Combined June 1, 1912. [None.]
<b>Loans</b> -----				
Overdrafts-----	\$70,197 45			
Bonds and other securities-----	163 28			
Bank premises-----	23,325 80			
Furniture and fixtures-----	18,920 28			
Safe deposit vaults-----	3,722 20			
Other real estate owned-----				
Due from other than reserve banks-----				
Due from reserve banks-----	11,248 29			
Cash on hand-----	4,048 94			
Exchanges for clearing house-----				
Checks and other cash items-----	37 53			
Other assets-----				
<b>Totals</b> -----	\$131,764 77			
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$40,000 00			
Undivided profits, less expenses and taxes paid-----	6,000 00			
Bills payable, including certificates of deposit representing money borrowed-----	1,024 77			
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	39,292 50			
Demand certificates of deposit-----	1,535 00			
Time certificates of deposit-----	4,000 00			
Savings deposits-----				
Certified checks-----				
Cashier's checks-----	2 50			
State, county and municipal deposits-----				
Postal savings deposits-----	20,000 00			
Other liabilities-----				
<b>Totals</b> -----	\$131,764 77			

## 563. SECURITY SAVINGS BANK OF EL CENTRO—EL CENTRO.

Incorporated May 19, 1912.

OFFICERS—Leroy Holt, President; J. V. Wachtel, Jr., Vice-President; J. Stewart Ross, Secretary; T. L. Doherty, Cashier.  
 DIRECTORS—G. D. Armistead, B. F. McDonald, J. Stewart Ross, Virgil McCombs, Phil D. Swing, W. H. Brooks, J. E. Davidson, J. V. Wachtel, Jr., Leroy Holt.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 13, 1912. [None.]
Loans					
Overdrafts		\$25,669 00	\$17,570 00	\$43,230 00	
Bonds and other securities		103 59		103 59	
Bank premises		4,025 00		4,025 00	
Furniture and fixtures					
Sale deposit vaults		5,000 00		5,000 00	
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		18,929 11	259 59	19,188 70	
Cash on hand		5,129 17	505 38	5,634 55	
Exchanges for clearing house					
Checks and other cash items		2,000 00		2,000 00	
Other assets		493 91		493 91	
Totals		\$61,343 78	\$18,334 97	\$79,678 75	
LIABILITIES.					
Capital					
Surplus		\$20,000 00	\$5,000 00	\$25,000 00	
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		51 88	282 93	334 81	
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		35,843 44		35,843 44	
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits			13,052 04	13,052 04	
Certified checks					
Cashier's checks					
State, county and municipal deposits		1,848 46		1,848 46	
Postal savings deposits		3,000 00		3,000 00	
Other liabilities					
Totals		\$61,343 78	\$18,334 97	\$79,678 75	

## 564. BANK OF LANCASTER—LANCASTER.

Incorporated June 26, 1912.

OFFICERS—J. W. Jeal, President; L. C. Tilghman, Vice-President; Ira G. Gorham, Secretary; O. R. Johnson, Cashier.  
 DIRECTORS—J. W. Jeal, Ira G. Gorham, M. J. Reynolds, L. W. Traner, G. L. Butterfield, W. S. Hogan, L. C. Tilghman.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans		\$36,293 52			
Overdrafts		95			
Bonds and other securities		15,101 68			
Bank premises					
Furniture and fixtures		4,784 31			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		3,849 92			
Cash on hand		2,081 63			
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals		\$82,112 01			
LIABILITIES.					
Capital					
Surplus		\$25,000 00			
Undivided profits, less expenses and taxes paid		1,131 57			
Bills payable, including certificates of deposit representing money borrowed					
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		19,488 93			
Demand certificates of deposit					
Time certificates of deposit		3,767 80			
Savings deposits					
Certified checks					
Cashier's checks		225 68			
State, county and municipal deposits		12,500 00			
Postal savings deposits					
Other liabilities					
Totals		\$82,112 01			

## 565. MONTEBELLO STATE BANK—MONTEBELLO.

Incorporated July 20, 1912.

OFFICERS—H. A. Church, President; Geo. W. Scott, Vice-President; J. W. Van Orsdel, Secretary, Treasurer and Cashier.  
 DIRECTORS—H. A. Church, Geo. W. Scott, E. A. Martin, C. L. Edmundson, E. T. Cochrum, R. O. Church, J. F. Atkinson, A. E. Mat-  
 son, Fred Layman.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans				
Overdrafts	\$54,734 12			
Bonds and other securities	90 16			
Bank premises	13,443 18			
Furniture and fixtures	8,216 18			
Safe deposit vaults	2,427 60			
Other real estate owned	325 00			
Due from other than reserve banks				
Due from reserve banks	5,380 06			
Cash on hand	3,740 81			
Exchanges for clearing house				
Checks and other cash items				
Other assets	92 35			
Totals	\$88,449 46			
LIABILITIES.				
Capital				
Surplus	\$25,000 00			
Undivided profits, less expenses and taxes paid	100 00			
Bills payable, including certificates of deposit representing money borrowed	1,051 04			
Due to other banks	5,000 00			
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	41,338 42			
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits	3,869 50			
Certified checks				
Cashier's checks				
State, county and municipal deposits	30 50			
Postal savings deposits	12,000 00			
Other liabilities				
Totals	\$88,449 46			



## 566. FIRST BANK OF JAMESTOWN—JAMESTOWN.

Incorporated June 11, 1912.

OFFICERS—W. E. Booker, President; W. J. Black, Vice-President; Paul E. Mertz, Secretary, Treasurer and Cashier; C. R. Anthony, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—W. B. Buckminster, W. E. Booker, W. J. Black, P. Barendregt, Andrew McCormick, Geo. H. Ingalls, G. N. Porter, C. A. Fitzgerald, T. L. Richards, A. D. Shepard, A. D. Harold, E. T. Jasper.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans				
Overdrafts		\$42,950 00		
Bonds and other securities				
Bank premises		7,248 50		
Furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		3,931 16		
Cash on hand		3,607 71		
Exchanges for				
Checks and other cash items				
Other assets				
Totals		\$57,737 37		
LIABILITIES.				
Capital				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed		2,511 68		
Due to other banks				
Due to banks. Reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		23,725 69		
Certified checks				
Cashier's checks				
State, county and municipal deposits		6,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$57,737 37		

NOTE.—Sold Commercial department to Jameston National Bank May 13, 1913.

# 567. NATIONAL CITY STATE BANK—NATIONAL CITY.

Incorporated July 16, 1912.

OFFICERS—Ed Willoughby, President; E. G. Hamilton, Vice-President; J. W. Donohue, Secretary, Treasurer and Cashier; T. K. Dahle, Assistant Cashier.  
DIRECTORS—E. G. Hamilton, J. W. Donohue, E. L. Bullen, T. K. Dahle, D. McKenzie, C. Wade, W. D. Crum, B. S. Gowen, Ed. Willoughby.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans	-----				
Overdrafts	-----	\$24,433 00			
Bonds and other securities	-----	13 20			
Bank premises	-----	9,600 00			
Furniture and fixtures	-----	3,448 47			
Safe deposit vaults	-----	3,065 24			
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----	38,357 77			
Cash on hand	-----	4,511 93			
Exchanges for clearing house	-----				
Checks and other cash items	-----	2,812 00			
Other assets	-----				
Totals	-----	\$99,041 61			
LIABILITIES.					
Capital	-----				
Surplus	-----	\$25,000 00			
Undivided profits, less expenses and taxes paid	-----				
Bills payable, including certificates of deposit representing money borrowed	-----	954 82			
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----	58,248 69			
Time certificates of deposit	-----				
Savings deposits	-----	5,443 65			
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----	384 45			
Postal savings deposits	-----	9,000 00			
Other liabilities	-----				
Totals	-----	\$99,041 61			

## 563. COMMERCIAL STATE BANK—OAKDALE.

Incorporated August 29, 1912.

OFFICERS—Robert Davies, President; M. J. Nightingale, Vice-President; W. A. Saylor, Secretary and Cashier; Robert Davies, Treasurer.  
 DIRECTORS—Robert Davies, T. K. Beard, D. A. Guernsey, M. J. Nightingale, L. C. Walther, W. A. Saylor.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912. [None.]
Loans	-----	\$80,940 81		\$76,150 81	-----
Overdrafts	-----	871 19		871 19	-----
Bonds and other securities	-----	12,302 60		12,602 60	-----
Bank premises	-----	4,605 00		4,605 00	-----
Furniture and fixtures	-----	3,196 10		3,196 10	-----
Safe deposit vaults	-----				-----
Other real estate owned	-----				-----
Due from other than reserve banks	-----	2,501 52		2,501 52	-----
Due from reserve banks	-----	11,294 94	4,338 03	15,632 97	-----
Cash on hand	-----	3,211 36	488 30	3,699 66	-----
Exchanges for clearing house	-----				-----
Checks and other cash items	-----	177 29		177 29	-----
Other assets	-----				-----
Totals	-----	\$9,052 71	\$30,036 93	\$119,089 64	-----
LIABILITIES.					
Capital	-----	\$40,000 00	\$10,000 00	\$50,000 00	-----
Surplus	-----				-----
Undivided profits, less expenses and taxes paid	-----				-----
Bills payable, including certificates of deposit representing money borrowed	-----	4,501 04	1,920 33	6,421 37	-----
Due to other banks	-----				-----
Due to banks, reserve deposits	-----				-----
Deposits unpaid	-----				-----
Individual deposits subject to check	-----	39,174 07		39,174 07	-----
Demand certificates of deposit	-----	1,804 00		1,804 00	-----
Time certificates of deposit	-----	4,573 00		4,573 00	-----
Savings deposits	-----		8,116 60	8,116 60	-----
Certified checks	-----				-----
Cashier's checks	-----				-----
State, county and municipal deposits	-----	9,000 00		9,000 00	-----
Postal savings deposits	-----				-----
Other liabilities	-----				-----
Totals	-----	\$9,052 71	\$30,036 93	\$119,089 64	-----

## 569. CITIZENS' STATE SAVINGS BANK—GARDENA.

Incorporated September 6, 1912.

OFFICERS—C. B. Casler, President; J. W. Strickling, Vice-President; I. S. Ball, Cashier.  
DIRECTORS—M. A. Schofield, E. M. Halstead, Thos. Biggart, J. W. Strickling, C. B. Casler.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 4, 1912. [None.]
Loans	-----				
Overdrafts	-----				
Bonds and other securities	-----		\$34,500 00		
Bank premises	-----				
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----				
Cash on hand	-----		3,907 55		
Exchanges for clearing house	-----		460 01		
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$38,867 26		
LIABILITIES.					
Capital	-----				
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----		\$25,000 00		
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----		790 90		
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Savings deposits	-----				
Certified checks	-----		13,076 36		
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$38,867 26		





## 571. "SOUTHERN COUNTY BANK"—ANAHEIM.

Incorporated September 20, 1912.

Officers—C. B. Jones, President; Russ Avery, Vice-President; J. S. Killian, Vice-President; A. B. Endicott, Manager; A. W. Phelps, Secretary and Treasurer; Chas. A. Boege, Cashier.  
 Directors—Russ Avery, A. M. Brown, J. W. Phelps, Boyle Workman, A. Nagel, D. Gervais, S. Hayden, C. B. Jones, F. P. Sappington, William Elliott, J. S. Killian, F. C. Herbert, Chas. A. Boege.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912. [None.]
Loans	-----	\$54,020 48			
Overdrafts	-----	43 98	\$41,416 00	\$95,436 48	
Bonds and other securities	-----		17,410 15	17,410 15	
Bank premises	-----				
Furniture and fixtures	-----	1,409 60	2,072 28	3,481 88	
Safe deposits	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----				
Due from reserve banks	-----	17,650 68	21,743 07	39,393 75	
Cash on hand	-----	3,920 46	1,378 44	5,298 89	
Exchanges for clearing house	-----	563 89		563 89	
Checks and other cash items	-----				
Other assets	-----				
Totals	-----	\$77,609 08	\$84,019 94	\$161,629 02	
LIABILITIES.					
Capital	-----				
Surplus	-----	\$25,000 00	\$25,000 00	\$50,000 00	
Undivided profits, less expenses and taxes paid	-----				
Bills payable, including certificates of deposit	-----	516 62	2,939 87	3,456 49	
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----	38,615 28		38,615 28	
Demand certificates of deposit	-----	10,798 70		10,798 70	
Time certificates of deposit	-----		29,533 57	29,533 57	
Savings deposits	-----		14,046 50	14,046 50	
Certified checks	-----				
Cashier's checks	-----	2,678 48		2,678 48	
State, county and municipal deposits	-----		12,500 00	12,500 00	
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----	\$77,609 08	\$84,019 94	\$161,629 02	

## 572. TEHAMA COUNTY SAVINGS BANK—CORNING.

Incorporated September 6, 1912.

OFFICERS—Alden Anderson, President; W. Herbert Samson, Vice-President; Harry A. Hunt, Cashier.  
 DIRECTORS—Alden Anderson, W. Herbert Samson, W. N. Woodson, R. A. Foster, Geo. A. Hogg, J. Le Roy Donovan, Harry A. Hunt.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912. [None.]
<b>Loans</b> -----				
Overdrafts-----	\$42,084 40	\$32,553 40	\$74,637 80	
Bonds and other securities-----	301 00		301 00	
Bank premises-----	9,303 60	5,354 30	14,657 90	
Furniture and fixtures-----	7,032 00	3,000 00	10,032 00	
Safe deposit vaults-----	3,195 00	300 00	4,295 00	
Other real estate owned-----				
Due from other than reserve banks-----	52 77		52 77	
Due from reserve banks-----	3,000 33	1,770 70	4,831 03	
Cash on hand-----	5,792 98	966 00	6,759 98	
Exchanges for clearing house-----				
Checks and other cash items-----	984 65		984 65	
Other assets-----	653 24		653 24	
<b>Totals</b> -----	\$73,200 06	\$44,115 00	\$117,315 06	
<b>LIABILITIES.</b>				
<b>Capital</b> -----				
Surplus-----	\$19,800 00	\$13,200 00	\$33,000 00	
Undivided profits, less expenses and taxes paid-----				
Bills payable, including certificates of deposit representing money borrowed-----	\$77 00	411 72	334 63	
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	38,607 95		38,607 95	
Demand certificates of deposit-----	500 00		500 00	
Time certificates of deposit-----	6,211 69	6,211 69	12,423 38	
Savings deposits-----		26,003 28	26,003 28	
Certified checks-----				
Cashier's checks-----	157 51		157 51	
State, county and municipal deposits-----	8,000 00	4,500 00	12,500 00	
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----	\$73,200 06	\$44,115 00	\$117,315 06	

\* Deficit.

## 573. CITIZENS SAVINGS BANK OF PASADENA—PASADENA.

Incorporated September 25, 1912.

Officers—W. H. Hubbard, President; Henry T. Hazard, Vice-President; Chas. W. Durand, Vice-President; G. V. Hubbard, Cashier; S. A. Coyer, Assistant Cashier.

Directors—E. D. Barry, W. H. Hubbard, Aaron Covell, John C. Coy, Chas. W. Durand, Dr. W. C. Watson, Henry T. Hazard.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 11, 1913. (None.)
Loans		\$14,028 24	\$50,277 00	\$64,305 14	
Overdrafts		08		08	
Bonds and other securities		47,000 00	44,000 00	91,000 00	
Bank premises		62,500 00		62,500 00	
Furniture and fixtures			5,048 80	5,048 80	
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks			8,500 20	8,500 20	
Due from reserve banks		10,738 10	37,542 34	53,080 44	
Cash on hand		4,211 04	6,461 20	10,672 33	
Exchanges for clearing house			88 00	88 00	
Checks and other cash items			840 75	840 75	
Other assets			13 00	13 00	
Totals		\$174,477 46	\$514,770 05	\$689,256 51	
LIABILITIES.					
Capital					
Surplus		\$62,500 00	\$62,500 00	\$125,000 00	
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		1,000 01	701 65	2,311 16	
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual certificates of deposit					
Time certificates of deposit					
Savings deposits		50,807 85		50,807 85	
Certified checks					
Cashier's checks			8,473 00	8,473 00	
State, county and municipal deposits			116,723 71	116,723 71	
Postal savings deposits		23,500 00	4,780 70	4,780 70	
Other liabilities			21,000 00	45,100 00	
Totals		\$174,477 46	\$514,770 05	\$689,256 51	



## 574. "FARMERS AND MERCHANTS BANK OF LANCASTER"—LANCASTER.

Incorporated November 1, 1912.

OFFICERS—G. H. Fuller, President; T. K. Temple, Vice-President; I. E. Dodge, Secretary and Cashier; Leo Harris, Treasurer.  
 DIRECTORS—G. H. Fuller, T. K. Temple, Leo Harris, I. E. Dodge, Jay E. Randall, A. McGovney, Herman Nelson.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 3, 1913. [None.]	Combined June 30, 1912. [None.]
Loans				
Overdrafts	\$89,654 74			
Bonds and other securities	248 34			
Bank premises	14,343 00			
Furniture and fixtures	2,000 00			
Safe deposit vaults	1,641 00			
Other real estate owned				
Due from other than reserve banks	60 00			
Due from reserve banks	21,885 58			
Cash on hand	2,977 88			
Exchanges for clearing house	789 11			
Checks and other cash items				
Other assets	607 00			
Totals	\$84,206 65			
LIABILITIES.				
Capital				
Surplus	\$25,000 00			
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed	1,770 69			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	42,816 71			
Demand certificates of deposit				
Time certificates of deposit	1,979 25			
Savings deposits				
Certified checks				
Cashier's checks	140 00			
State, county and municipal deposits				
Postal savings deposits	12,500 00			
Other liabilities				
Totals	\$84,206 65			

## 575. "BANK OF HOPLAND"—HOPLAND.

Incorporated October 1, 1912.

OFFICERS—C. B. Shaw, President; S. E. Brookes, Vice-President; J. W. Harris, Cashier and Secretary.  
 DIRECTORS—C. B. Shaw, J. W. Harris, D. M. Barnes, S. E. Brookes, J. W. Hiatt.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans	Overdrafts	\$46,720 00			
	Bonds and other securities	5 33			
	Bank premises	10,000 00			
	Furniture and fixtures				
	Safe deposit vaults	1,200 00			
	Other real estate owned				
	Due from other than reserve banks	195 35			
	Due from reserve banks	11,225 97			
	Cash on hand	2,464 74			
	Exchanges for clearing house				
	Checks and other cash items	51 00			
	Other assets				
	Totals	\$71,962 59			
LIABILITIES.					
Capital	Surplus	\$25,000 00			
	Undivided profits, less expenses and taxes paid	324 68			
	Bills payable, including certificates of deposit representing money borrowed				
	Due to other banks	612 80			
	Due to banks, reserve deposits				
	Dividends unpaid				
	Individual deposits subject to check	31,488 01			
	Demand certificates of deposit	3,236 00			
	Time certificates of deposit	2,801 10			
	Savings deposits				
	Certified checks				
	Cashier's checks				
	State, county and municipal deposits				
	Postal savings deposits	9,000 00			
	Other liabilities				
	Totals	\$71,962 59			

## 576. FARMERS SAVINGS BANK OF SELMA—SELMA.

Incorporated November 30, 1912.

OFFICERS—W. T. Forkner, President; Edw. Paulson, Vice-President; C. W. Christensen, Secretary, Treasurer and Cashier; O. E. Dillon, Vice-President.

DIRECTORS—W. T. Forkner, Edw. Paulson, P. P. Hoover, H. S. Hulbert, Fred H. Williams, E. S. Hobler, C. W. Christensen.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans	-----		\$43,695 48		
Overdrafts	-----				
Bonds and other securities	-----				
Bank premises	-----				
Furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from other than reserve banks	-----		16,645 30		
Due from reserve banks	-----		6,071 83		
Cash on hand	-----		2,833 38		
Exchanges for clearing house	-----				
Checks and other cash items	-----				
Other assets	-----				
Totals	-----		\$69,246 29		
LIABILITIES.					
Capital	-----		\$25,000 00		
Surplus	-----				
Undivided profits, less expenses and taxes paid	-----		623 26		
Bills payable, including certificates of deposit representing money borrowed	-----				
Due to other banks	-----				
Due to banks, reserve deposits	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Demand certificates of deposit	-----		9,469 34		
Time certificates of deposit	-----		34,213 69		
Savings deposits	-----				
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$69,246 29		

## 577. THE CALIFORNIA SAVINGS BANK OF SACRAMENTO, CAL.—SACRAMENTO.

Incorporated November 21, 1912.

OFFICERS—W. E. Gerber, President; Geo. W. Peltier, Vice-President; Adolph Heilbron, Vice-President; Fred W. Kiesel, Secretary and Cashier; E. A. Brown, Assistant Cashier; Ed H. Gerber, Treasurer; Fred L. Martin, Assistant Cashier; J. I. Brunschweiler, Assistant Cashier.

DIRECTORS—W. E. Gerber, George W. Peltier, Adolph Heilbron, Fred W. Kiesel, Peter Bohl, W. A. Curtis, G. A. White, Ed H. Gerber, F. J. Ruhstaller.

## Statement of June 4, 1913.

RESOURCES.			
	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]
			Combined June 4, 1912. [None.]
Loans			
Overdrafts		\$261,779 55	
Bonds and other securities			
Bank premises		116,195 37	
Furniture and fixtures			
Safe deposit vaults		1 00	
Other real estate owned			
Due from other than reserve banks			
Due from reserve banks		190,408 00	
Cash on hand		10,492 44	
Exchanges for clearing house			
Checks and other cash items			
Other assets			
Totals		\$578,877 02	
LIABILITIES.			
Capital			
Surplus		\$100,000 00	
Undivided profits, less expenses and taxes paid			
Bills payable, including certificates of deposit representing money borrowed		2,348 51	
Due to other banks			
Due to banks, reserve deposits			
Dividends unpaid			
Individual deposits subject to check			
Demand certificates of deposit			
Time certificates of deposit		1,705 31	
Savings deposits		1,300 00	
Certified checks		423,523 20	
Cashier's checks			
State, county and municipal deposits		50,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$578,877 02	



## 578. "THE COMMERCIAL BANK OF DURHAM"—DURHAM.

Incorporated November 19, 1912.

OFFICERS—T. H. Mitchell, President; G. W. Jones, Vice-President; James N. Smith, Secretary and Cashier; J. B. Runnels, Assistant Cashier.

DIRECTORS—T. H. Mitchell, G. W. Jones, R. W. Durham, L. D. Fimple, C. C. Brown, A. H. Smith, James M. Smith.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans					
Overdrafts		\$15,589 65			
Bonds and other securities					
Bank premises		14,000 00			
Furniture and fixtures		1,568 73			
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		25,307 66			
Cash on hand		2,944 64			
Exchanges for clearing house					
Checks and other cash items					
Other assets					
Totals		\$59,330 08			
LIABILITIES.					
Capital					
Surplus		\$25,000 00			
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		987 61			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit		20,323 07			
Time certificates of deposit					
Savings deposits		520 00			
Certified checks					
Cashier's checks					
State, county and municipal deposits		12,300 00			
Postal savings deposits					
Other liabilities					
Totals		\$59,330 08			

## 579. FIRST BANK OF HERMOSA BEACH—HERMOSA BEACH.

Incorporated January 3, 1913.

OFFICERS—J. E. Walker, President; R. E. Mattison, Vice-President; Marco H. Hellman, Vice-President; G. S. Thatcher, Secretary, Treasurer and Cashier.

DIRECTORS—J. E. Walker, R. E. Mattison, Marco H. Hellman, J. P. Luxford, F. L. Ryder, C. Edgar Smith, M. M. Pilkerton.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans		\$29,345 00			
Overdrafts					
Bonds and other securities		14,993 20			
Bank premises					
Furniture and fixtures		2,943 20			
Safe deposit vaults		173 81			
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks		11,405 45			
Cash on hand		3,505 58			
Exchanges for clearing house					
Checks and other cash items		374 65			
Other assets					
Totals		\$75,131 93			
LIABILITIES.					
Capital					
Surplus		\$25,000 00			
Undivided profits, less expenses and taxes paid					
Bills payable, including certificates of deposit representing money borrowed		1,250 51			
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check		35,924 40			
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks					
Cashier's checks		444 02			
State, county and municipal deposits		12,500 00			
Postal savings deposits					
Other liabilities		3 00			
Totals		\$75,131 93			

## 580. EAST SAN DIEGO STATE BANK—EAST SAN DIEGO.

Incorporated January 2, 1913.

OFFICERS—Robert E. Brier, President; G. A. Davidson, Vice-President; P. V. Morgan, Secretary, Treasurer and Cashier.

DIRECTORS—Robert E. Brier, G. A. Davidson, P. V. Morgan, R. D. Spicer, Joseph Clegg, C. O. Stensrud, H. M. Hollenman.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 11, 1912. [None.]
<b>Loans</b> -----				
Overdrafts-----	\$16,998 65	\$14,315 00	\$31,313 65	
Bonds and other securities-----	17		17	
Bank premises-----	8,329 80		8,329 80	
Furniture and fixtures-----				
Safe deposit vaults-----	3,330 00		3,330 00	
Other real estate owned-----				
Due from other than reserve banks-----				
Due from reserve banks-----				
Cash on hand-----	18,287 42	472 69	18,760 11	
Exchanges for clearing house-----	5,757 75	4,835 29	10,593 04	
Checks and other cash items-----				
Other assets-----	57 00		57 00	
	30 35		30 35	
<b>Totals</b> -----	\$32,791 14	\$19,623 98	\$72,415 12	
<b>LIABILITIES.</b>				
Capital-----				
Surplus-----	\$12,500 00	\$12,500 00	\$25,000 00	
Undivided profits, less expenses and taxes paid-----	521 19	296 59	817 78	
Bills payable, including certificates of deposit representing money borrowed-----				
Due to other banks-----				
Due to banks, reserve deposits-----				
Dividends unpaid-----				
Individual deposits subject to check-----	29,941 43		29,941 43	
Demand certificates of deposit-----				
Time certificates of deposit-----	2,481 52	500 00	2,481 52	
Savings deposits-----		6,327 39	6,327 39	
Certified checks-----				
Cashier's checks-----	47 00		47 00	
State, county and municipal deposits-----	7,300 00		7,300 00	
Postal savings deposits-----				
Other liabilities-----				
<b>Totals</b> -----	\$32,791 14	\$19,623 98	\$72,415 12	

## 581. ARCATA SAVINGS BANK—ARCATA.

Incorporated February 7, 1913.

OFFICERS—Thomas Bair, President; Wesley W. Stone, Vice-President; Frank H. Tooley, Cashier and Treasurer; C. B. Stone, Secretary and Assistant Cashier.

DIRECTORS—Thomas Bair, Wesley W. Stone, Frank H. Tooley, L. Everding, H. F. Brizard, S. Myers, N. H. Falk.

## Statement of June 4, 1913.

RESOURCES.		Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 4, 1912. [None.]
Loans					
Overdrafts			\$95,336 03		
Bonds and other securities					
Bank premises					
Furniture and fixtures					
Safe deposit vaults					
Other real estate owned					
Due from other than reserve banks					
Due from reserve banks					
Cash on hand			7,000 00		
Exchanges for clearing house			2,086 40		
Checks and other cash items					
Other assets					
Totals			\$105,022 46		
LIABILITIES.					
Capital					
Surplus					
Undivided profits, less expenses and taxes paid			\$25,000 00		
Bills payable, including certificates of deposit representing money borrowed			124 08		
Due to other banks					
Due to banks, reserve deposits					
Dividends unpaid					
Individual deposits subject to check					
Demand certificates of deposit					
Time certificates of deposit					
Savings deposits					
Certified checks			79,898 38		
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Totals			\$105,022 46		



## 582. THE BANK OF ESPARTO—ESPARTO.

Incorporated March 6, 1913.

OFFICERS—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Nielson, Secretary; C. F. George, Treasurer and Cashier.  
 DIRECTORS—M. O. Wyatt, J. L. Stephens, C. E. Nissen, A. E. Nielson, A. H. Fredson, John E. Winter, Ed J. F. Mast.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department. [None.]	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans				
Overdrafts	\$11,480 00			
Bonds and other securities	6 75			
Bank premises	257 30			
Furniture and fixtures	3,190 00			
Safe deposit vaults	2,210 00			
Other real estate owned	112 50			
Due from other than reserve banks				
Due from reserve banks	10,787 40			
Cash on hand	20,583 06			
Exchanges for clearing house	2,619 80			
Checks and other cash items	120 20			
Other assets				
Totals	\$51,347 70			
LIABILITIES.				
Capital				
Surplus	\$25,000 00			
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed	1,918 31			
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit	24,449 36			
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals	\$51,367 70			

## 583. "AMADOR VALLEY SAVINGS BANK"—PLEASANTON.

Incorporated March 1, 1913.

OFFICERS—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Cashier; J. C. Mendonca, Assistant Cashier.  
 DIRECTORS—Henry P. Mohr, C. A. Case, Claude Smallwood, J. C. Mendonca, A. P. Leach, W. J. Dakin, M. Koopmann, D. Divany,  
 A. B. Pickard.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 14, 1912. [None.]
Loans				
Overdrafts				
Bonds and other securities		\$25,400 00		
Bank premises				
Furniture and fixtures		1,245 83		
Safe deposit vaults		106 00		
Other real estate owned				
Due from other than reserve banks				
Due from reserve banks		913 71		
Cash on hand		588 36		
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$28,253 90		
LIABILITIES.				
Capital				
Surplus				
Undivided profits, less expenses and taxes paid		\$25,000 00		
Bills payable, including certificates of deposit representing money borrowed		742 45		
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		2,511 45		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$28,253 90		

# 101 FARMER AND MERCHANTS BANK OF COMPTON, COMPTON

THIS IS TO CERTIFY THAT THE FOLLOWING IS A TRUE AND CORRECT STATEMENT OF THE ASSETS AND LIABILITIES OF THE BANK OF COMPTON, COMPTON, AS OF THE 31st DAY OF DECEMBER, 1913.

ASSETS

ASSETS	Amount	Percentage	Amount	Percentage
Cash	\$100,000.00	100.00%	\$100,000.00	100.00%
Deposits	6,000,000.00	6.00%	6,000,000.00	6.00%
Real Estate	4,000,000.00	4.00%	4,000,000.00	4.00%
Other Assets	0.00	0.00%	0.00	0.00%
<b>Total</b>	<b>\$10,000,000.00</b>	<b>100.00%</b>	<b>\$10,000,000.00</b>	<b>100.00%</b>

Total

## LIABILITIES

Capital	\$100,000.00	1.00%	\$100,000.00	1.00%
Surplus	0.00	0.00%	0.00	0.00%
Deposits	6,000,000.00	6.00%	6,000,000.00	6.00%
Other Liabilities	0.00	0.00%	0.00	0.00%
<b>Total</b>	<b>\$10,000,000.00</b>	<b>100.00%</b>	<b>\$10,000,000.00</b>	<b>100.00%</b>

Total

## 585. LE GRAND BANK—LE GRAND.

Incorporated April 1, 1913.

Officers: Paul Neumann, President; E. T. Cunningham, Vice President; E. Carman, Secretary, Treasurer and Cashier.  
 Directors: Paul Neumann, E. T. Cunningham, R. C. Buchell, Henry Grasmere, F. Carman.

## Statement of June 4, 1913.

	Commercial department	Savings department	Combined June 4, 1913	Combined June 11, 1913 (Page 1)
<b>ASSETS</b>				
Loans				
Overdrafts	\$23,152 35		\$23,152 35	
Bonds and other securities				
Bank premises				
Furniture and fixtures				
Sale deposit vaults—				
other real estate owned	1,396 00		1,396 00	
Due from other than reserve banks				
Due from other than reserve banks	11,152 72		11,152 72	
Cash on hand	1,023 55	1,726 30	12,879 02	
Exchanges for clearing house		118 83	1,742 15	
Checks and other cash items				
Other assets				
<b>Totals</b>	\$37,226 42	\$1,845 13	\$41,073 55	
<b>LIABILITIES</b>				
Capital				
Surplus	\$29,600 00		\$29,600 00	
Undivided profits, less expenses and taxes paid				
This payable, including certificates of deposit representing money borrowed	1,715 04	629 00	2,344 70	
Due to other banks				
Due to banks, reserve deposits				
Deposits unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits	12,413 38	1,316 45	10,828 26	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>	\$37,226 42	\$1,845 13	\$41,073 55	



## 586. FARMERS &amp; MERCHANTS' BANK OF BURBANK—BURBANK.

Incorporated March 27, 1913.

OFFICERS—W. L. Pollock, President; C. P. Nesselroad, Vice-President; F. A. Walburg, Vice-President; F. F. Sinburn, Secretary, Treasurer and Cashier.  
 DIRECTORS—W. L. Pollock, C. P. Nesselroad, F. A. Walburg, F. F. Sinburn, L. B. Doan, John E. Luttge, F. E. Craig, J. W. Parish, W. J. Hornby.

## Statement of June 4, 1913.

RESOURCES.	Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 14, 1912. [None.]
<b>LOADS</b>				
Overdrafts	\$11,082 29		\$11,082 29	
Bonds and other securities				
Bank premises	1,800 00		1,800 00	
Furniture and fixtures	1,155 00		1,155 00	
Safe deposit vaults				
Other real estate owned	4,078 11		4,078 11	
Due from other than reserve banks	13,707 43	\$4,504 38	18,271 81	
Due from reserve banks	3,063 15	500 00	4,153 15	
Cash on hand				
Exchanges for clearing house	103 72		103 72	
Checks and other cash items				
Other assets				
<b>Totals</b>	\$35,639 70	\$5,004 38	\$40,644 08	
<b>LIABILITIES.</b>				
Capital				
Surplus	\$20,000 00	\$5,000 00	\$25,000 00	
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed	2,005 06	4 38	2,010 44	
Due to other banks				
Due to banks, reserve deposits				
Dividends unpaid				
Individual deposits subject to check	13,161 34		13,161 34	
Demand certificates of deposit				
Time certificates of deposit	472 30		472 30	
Savings deposits				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>	\$35,639 70	\$5,004 38	\$40,644 08	

# 587. BANK OF LOOMIS—LOOMIS.

Incorporated March 27, 1913.

OFFICERS—Jas. J. Brennan, President; S. C. Day, Vice-President; J. J. Callison, Cashier and Secretary.  
DIRECTORS—Jas. J. Brennan, S. C. Day, E. L. Rippey, R. T. Cook, N. B. Lardner, Andrew Ryder, Alden Anderson.

## Statement of June 4, 1913.

RESOURCES.		Commercial department.	Savings department.	Combined June 4, 1913.	Combined June 4, 1912. [None.]
Loans	-----	\$16,838 64	\$2,700 00	\$19,538 64	-----
Overdrafts	-----	-----	-----	-----	-----
Bonds and other securities	-----	-----	-----	-----	-----
Bank premises	-----	-----	-----	-----	-----
Furniture and fixtures	-----	1,790 30	-----	1,790 30	-----
Safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from other than reserve banks	-----	-----	-----	-----	-----
Due from reserve banks	-----	15,735 90	5,228 66	20,964 56	-----
Cash on hand	-----	2,003 83	365 89	2,369 72	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	125 00	-----	125 00	-----
Other assets	-----	-----	-----	-----	-----
Totals	-----	\$37,093 67	\$8,294 05	\$45,387 72	-----
LIABILITIES.					
Capital	-----	\$20,000 00	\$5,000 00	\$25,000 00	-----
Surplus	-----	-----	-----	-----	-----
Undivided profits, less expenses and taxes paid	-----	1,133 40	512 62	1,646 02	-----
Bills payable, including certificates of deposit representing money borrowed	-----	-----	-----	-----	-----
Due to other banks	-----	-----	-----	-----	-----
Due to banks, reserve deposits	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	15,685 77	-----	15,685 77	-----
Demand certificates of deposit	-----	180 00	-----	180 00	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Savings deposits	-----	-----	2,781 43	2,781 43	-----
Certified checks	-----	-----	-----	-----	-----
Cashier's checks	-----	88 50	-----	88 50	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
Postal savings deposits	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	\$37,093 67	\$8,294 05	\$45,387 72	-----

## 589. GLENDALE SAVINGS BANK—GLENDALE.

Incorporated April 28, 1913.

OFFICERS—Ed M. Lee, President; E. W. Emery, Vice-President; W. W. Lee, Vice-President; M. P. Harrison, Secretary; C. D. Lusby, Cashier and Treasurer.

DIRECTORS—W. W. Lee, E. W. Emery, W. S. Perrin, David Francy, T. J. Hutchinson, C. D. Lusby, Ed M. Lee.

## Statement of June 4, 1913.

RESOURCES.	Commercial department. [None.]	Savings department.	Combined June 4, 1913. [None.]	Combined June 4, 1912. [None.]
Loans				
Overdrafts		\$4,800 00		
Bonds and other securities				
Bank premises				
Furniture and fixtures		3,600 00		
Safe deposit vaults				
Other real estate owned				
Due from other than reserve banks		41,881 63		
Due from reserve banks		2,841 98		
Cash on hand		318 80		
Exchanges for clearing house				
Checks and other cash items				
Other assets				
Totals		\$52,842 41		
■ ■ ■				
LIABILITIES.				
Capital				
Surplus				
Undivided profits, less expenses and taxes paid				
Bills payable, including certificates of deposit representing money borrowed				
Due to other banks		\$50,000 00		
Due to banks, reserve deposits		2,128 63		
Dividends unpaid				
Individual deposits subject to check				
Demand certificates of deposit				
Time certificates of deposit				
Savings deposits		713 78		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$52,842 41		

STATEMENTS OF BANKS IN LIQUIDATION.



STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN  
LIQUIDATION AS OF THE CLOSE OF SEPTEMBER 30, 1913.  
Bank closed July 17, 1909.

Resources.		Liabilities.	
<b>Cash—</b>		<b>Bills payable (money borrowed),</b>	
On hand as of July 17, 1909	\$473 82	as of July 17, 1909	\$15,000 00
Collected during liquidation	\$109,139 80	Claims proved: Preferred and paid	\$15,000 00
Disbursements—		Deposits due to banks, as of July	
Preferred claims	\$18,071 15	17, 1909	\$290 32
Interest, taxes, etc.	3,815 30	Claims proved: Offset	
Legal expenses	4,484 66	Deposits, including certificates, due	
Special deputy		to individuals, as of July 17,	
Sup't's salary	4,555 00	1909	\$114,843 48
All other expenses	9,000 16	Claims proved:	
Dividends	56,314 75	For dividends	\$98,424 73
		Preferred and paid	3,071 15
		Offset	8,958 01
		Balance not proved	\$4,389 59
<b>Loans as of July 17, 1909</b>	<b>\$174,040 08</b>	<b>Certified checks, cashier's checks,</b>	
Collected	\$87,281 64	letters of credit, drafts, as of	
Offset	10,936 96	July 17, 1909	\$4,200 79
Loss	1,591 22	Claims proved:	
		For dividends	\$1,084 00
<b>Overdrafts, as of July 17, 1909</b>	<b>\$296 82</b>	Offset	3,000 00
Collected	\$2 19	Balance not proved	
Offset	3 29	Additional liabilities not shown by	
<b>Balance (book value)</b>		books of the bank	\$5,816 23
<b>Bonds and other securities, as of</b>		Claims proved:	
<b>July 17, 1909</b>	<b>\$770 00</b>	For dividends	\$4,795 94
Collected		Offset	1,020 29
<b>Balance (book value)</b>	<b>\$120 00</b>	Liabilities remaining at this date not proved	\$4,506 38
<b>Bank premises, furniture and fix-</b>			
<b>tures, safe deposit vaults, as</b>			
<b>of July 17, 1909</b>	<b>\$6,692 69</b>		
Collected	\$1,218 50		
<b>Balance (book value)</b>			
<b>Due from banks, exchange, checks,</b>			
<b>drafts, etc., as of July 17, 1909</b>	<b>\$6,274 49</b>		
Collected	\$1,534 41		
Offset	21 75		
<b>Balance (book value)</b>			
<b>Additional assets acquired during liquidation—</b>			
Interest	\$15,985 51		
Collected	\$15,438 28		
Offset	547 23		
<b>Sundries</b>			
Collected	\$5,304 17		
Offset	3,544 78		
	1,759 39		
<b>Net resources at this date (book value)</b>	<b>\$98,736 72</b>		

## Recapitulation.

Resources (book value), as of July 17, 1909	\$188,547 90
Additional assets (acquired during liquidation)	21,289 68
Total	\$209,837 58
Less:	
Offsets	\$13,268 62
Losses	1,591 22
Disbursements	96,241 02
	<u>111,100 86</u>
	<u>\$98,736 72</u>
Balance of resources remaining:	
Cash	\$13,372 60
Book value of other assets	85,364 12
	<u>\$98,736 72</u>

## Recapitulation.

Liabilities shown by the books of the bank as of July 17, 1909	\$134,334 59
Additional liabilities not shown by the books of the bank	5,816 23
Total claims proved for dividends	\$104,304 67
Total claims proved preferred and paid	18,071 15
Total claims proved and offset	13,268 62
Total claims not proved	4,506 38
Less:	
Claims preferred and paid	\$18,071 15
Claims offset	13,268 62
Dividends paid	56,314 75
	<u>87,654 52</u>
Liabilities remaining:	
Proved	\$47,989 92
Not proved	4,506 38
Excess book value of resources over liabilities	---
	<u>\$98,736 72</u>

## Dividends Declared.

August 25, 1911, No. 1 of 50 per cent paid	\$47,336 37
Not paid	394 66
Total	\$47,731 03
August 8, 1913, No. 2 of 15 per cent paid	\$8,978 38
Not paid	5,340 93
Total	\$14,319 31

STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION AS OF THE  
CLOSE OF SEPTEMBER 30, 1913.

Bank closed July 17, 1909.

Resources.		Liabilities.	
<i>Cash—</i>		Bills payable (money borrowed),	
On hand as of July 17, 1909 : Collected dur-	\$2,964 20	as of July 17, 1909-----	\$20,000 00
Disbursements-----		Claims proved: Offset-----	
Preferred claims-----	\$14 00	Deposits due to banks, as of July	\$20,000 00
Interest, taxes, etc.-----	761 68	17, 1909-----	\$4,718 33
Legal expenses-----	81 60	Balance not proved-----	
Special Deputy-----		Deposits, including certificates, due to indi-	\$4,718 33
Supt.'s salary-----	25 00	viduals, as of July 17, 1909-----	\$115 65
All other expenses-----	1,061 51	Balance not proved-----	
		Certified checks, cashier's checks	
Balance-----		letters of credit, drafts, as of	
Loans, as of July 17, 1909-----	\$28,832 50	July 17, 1909-----	\$3,018 50
Offset-----		Claims proved:-----	
Balance (book value)-----	\$20,000 00	For dividends-----	\$1,000 00
Overdrafts, as of July 17, 1909-----	\$3,543 89	Preferred and paid-----	14 00
Balance (book value)-----		Offset-----	2,000 00
Bank premises, furniture and fix-		Balance not proved-----	
tures, safe deposit vaults, as		Additional liabilities not shown by	4 50
of July 17, 1909-----	\$19,672 59	books of the bank-----	
Collected-----		Claims proved: For dividends-----	\$2,516 80
Offset-----	\$2,938 40		
Balance (book value)-----	2,000 00	Liabilities remaining at this date not proved-----	\$4,838 48
Due from banks, exchange, checks, drafts,			
etc., as of July 17, 1909-----	\$5,149 70		
Collected-----	\$24 70		
Balance (book value)-----			
Additional assets acquired during liquidation-----	5,125 00		
Interest-----	\$1 10		
Collected-----			
Net resources at this date (book value)-----	\$33,315 99		

## Recapitulation.

Resources (book value), as of July 17, 1909	\$57,198 68
Additional assets (acquired during liquidation)	1 10
Total	\$57,199 78
Less:	
Offsets	\$22,000 00
Disbursements	1,883 79
	<u>23,883 79</u>
	<u>\$33,315 99</u>
Balance of resources remaining:	
Cash	\$1,080 41
Book value of other assets	32,235 58
	<u>\$33,315 99</u>

## Recapitulation.

Liabilities shown by the books of the bank as of July 17, 1909	\$27,852 48
Additional liabilities not shown by the books of the bank	2,516 80
Total	<u>\$30,369 28</u>
Less:	
Claims proved for dividends and paid	\$14 00
Claims proved and offset	22,000 00
Claims not proved	4,838 48
	<u>22,014 00</u>
	<u>\$8,355 28</u>
Liabilities remaining:	
Proved	\$3,516 80
Not proved	4,838 48
Excess book value of resources over liabilities	<u>\$24,960 71</u>
	<u>\$33,315 99</u>





Due from banks, exchange, checks, drafts, etc., as of October 18, 1909 -----	\$17,419 38	\$10,593 81	6,825 57
Balance (book value) -----			
Assets acquired by purchase or exchange during liquidation: Real estate -----			99,351 05
Additional assets acquired during liquidation: Interest -----	\$12,178 38	\$12,022 14	
Collected -----		156 24	
Offset -----			
Sundries -----	\$768 03	419 00	
Collected -----		349 03	
Offsets -----			
Net resources at this date (book value) -----			\$430,933 68
<b>Recapitulation.</b>			
Resources (book value), as of October 18, 1909 -----			\$698,875 38
Additional assets (acquired during liquidation) -----			12,946 41
Total -----			\$711,821 79
Less: Offsets -----		\$11,991 01	
Losses -----		127,811 84	
Disbursements (less assets acquired by purchase) -----		148,585 26	
			288,388 11
Less: Claims preferred and paid -----			\$116,342 86
Claims offset -----		11,991 01	
Dividends paid -----			128,333 87
			\$398,881 85
			32,051 83
			\$430,933 68
<b>Balance of resources remaining:</b>			
Cash -----	\$2,253 52		
Book value of other assets -----	428,680 16		
			\$430,933 68
<b>Recapitulation.</b>			
Liabilities shown by the books of the bank as of October 18, 1909 -----			\$433,736 84
Additional liabilities not shown by the books of the bank -----			93,488 88
Total: Claims proved for dividends paid -----		\$299,476 90	
Claims proved preferred and -----		116,342 86	
Claims proved and offset -----		11,991 01	
Claims not proved -----		93,404 95	
			\$527,215 72
Less: Claims preferred and paid -----			\$116,342 86
Claims offset -----		11,991 01	
Dividends paid -----			128,333 87
			\$299,476 90
Not proved -----		99,404 95	
Excess book value of resources over liabilities -----			\$398,881 85
			32,051 83
			\$430,933 68

STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION AS OF THE CLOSE OF SEPTEMBER 30, 1913.

Bank closed October 13, 1909.

Resources.		Liabilities.	
<i>Cash—</i>		Bills payable (money borrowed),	
On hand as of October 13, 1909—	\$362 50	as of October 13, 1909—	\$1,785 15
Collected during liquidation—	\$52,235 89	Claims proved:	
Disbursements—		Preferred and paid—	\$1,581 68
Professors' claims—	\$1,581 68	Offset—	78 53
Interest, taxes, etc.—	1,370 07	Balance not proved—	
Assets acquired by purchase—	1,828 30	Deposits due to banks, as of October 13, 1909—	\$6 71
Legal expenses—	2,239 82	Balance not proved—	
Special Deputy—	3,490 00	Deposits, including certificates, due to individuals, as of October 13, 1909—	\$97,273 49
Supr.'s salary—	3,967 69	Claims proved:	
All other expenses—	32,997 56	For dividends—	\$93,310 64
Dividends—		Offset—	1,330 09
Balance—	\$110,338 60	Balance not proved—	
Loans, as of October 13, 1909—	\$43,349 23	Additional liabilities not shown by books of the bank—	\$11,704 02
Collected—	1,805 07	Claims proved:	
Loss—	691 50	For dividends—	\$10,416 10
Balance (book value)—		Offset—	574 97
Overdrafts, as of October 13, 1909—	\$1,452 34	Balance not proved—	
Collected—	\$918 10	Liabilities remaining at this date not proved—	\$3,577 36
Offset—	43 80		
Balance (book value)—			
Bank premises, furniture and fixtures, safe deposit vaults, as of October 13, 1909—	\$3,232 23		
Collected—	\$1,123 70		
Loss—	2,108 53		
Due from banks, exchange, checks, drafts, etc., as of October 13, 1909—	\$18,895 89		
Collected—	\$3,589 48		
Balance (book value)—	15,306 41		
Assets acquired by purchase or exchange during liquidation: Real estate—	1,828 30		
Additional assets acquired during liquidation—			
Interest—	\$3,390 10		
Collected—	\$3,255 38		
Offset—	134 72		
Net resources at this date (book value)—	\$89,669 52		

## Recapitulation.

Resources (book value), as of October 13, 1909	\$134,881 56
Additional assets (acquired during liquidation)	3,390 10
Total	\$138,271 66
Less:	
Offsets	\$1,983 59
Losses	2,800 03
Disbursements (less assets acquired by purchase)	43,818 52
	<u>48,602 14</u>
Balance of resources remaining:	
Cash	\$6,951 57
Book value of other assets	82,717 95
	<u>\$89,669 52</u>

## Recapitulation.

Liabilities shown by the books of the bank as of October 13, 1909	\$99,065 35
Additional liabilities not shown by the books of the bank	11,704 02
Total: Claims proved for dividends	\$103,626 74
Claims proved preferred and paid	1,581 68
Claims proved and offset	1,983 59
Claims not proved	3,577 36
Less:	
Claims preferred and paid	\$1,581 68
Claims offset	1,983 59
Dividends paid	32,997 56
	<u>36,562 83</u>
Liabilities remaining:	
Proved	\$70,629 18
Not proved	3,577 36
Excess book value of resources over liabilities	
	<u>\$74,206 54</u>
	<u>15,462 98</u>
	<u>\$89,669 52</u>

## Dividends Declared.

January 15, 1912, No. 1 of 25 per cent paid	\$24,149 83
Not paid	747 98
Total	\$24,897 81
January 20, 1913, No. 2 of 10 per cent paid	\$8,847 73
Not paid	1,111 43
Total	\$9,959 16



STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN  
LIQUIDATION AS OF THE CLOSE OF SEPTEMBER 30, 1913.

Bank closed March 29, 1909.

Resources.		Liabilities.	
<i>Cash</i> —		Bills payable (money borrowed),	
On hand, as of March 29, 1909—	\$559 82	as of March 29, 1909—	\$11,300 00
Collected during liquidation—	\$147,034 53	Claims proved: Preferred and paid—	\$11,300 00
Disbursements—		Deposits due to banks, as of March	
Preferred claims—	\$11,300 00	29, 1909—	\$3,511 93
Interest, taxes, etc.	1,251 81	Claims proved:	
Assets acquired by		For dividends—	\$1,545 30
purchase—	7,500 00	Offset—	1,713 79
Legal expenses—	4,795 78	Balance not proved—	
Special Deputy		Deposits, including certificates, due	
Supt.'s salary—	8,137 50	to individuals, as of March 29,	
All other expenses	18,621 22	1909—	\$337,634 11
Dividends—	78,210 46	Claims proved:	
		For dividends—	\$286,593 93
Balance		Offset—	37,421 44
Loans, as of March 29, 1909—	\$313,905 79	Balance not proved—	
Collected—	\$73,481 09	Certified checks, cashier's checks,	
Offset—	32,490 25	letters of credit, drafts, as of	
Loss—	12,465 15	March 29, 1909—	\$2,246 16
Balance (book value)		Claims proved:	
Overdrafts, as of March 29, 1909—	\$9,497 79	For dividends—	\$113 84
Collected—	\$4,305 09	Offset—	1,410 61
Offset—	994 32	Balance not proved—	
Loss—	66 30	Additional liabilities not shown by	
Balance (book value)		books of the bank—	\$66,210 23
Bonds and other securities, as of		Claims proved:	
March 29, 1909—	\$5,132 40	For dividends—	\$51,453 32
Collected—	\$5,132 40	Offset—	4,912 77
Bank premises, furniture and fix-		Balance not proved—	
tures, safe deposit vaults, as		Liabilities remaining at this date not proved—	9,844 14
of March 29, 1909—	\$17,481 01		\$24,707 43
Collected—	\$3,274 55		
Balance (book value)			
Due from banks, exchange checks,			
drafts, etc., as of March 29,			
1909—	\$48,260 45		
Collected—	\$42,598 71		
Offset—	8 70		
Balance (book value)			
Assets acquired by purchase or exchange during liquida-			
tion: Note receivable—	5,653 04		
	7,500 00		

Additional assets acquired during liquidation—		
Interest	\$16,749 37	
Collected	\$14,175 50	
Offset	2,573 87	
Surpluses		
Collected	\$4,467 19	
Offset	400 00	
Net resources at this date (book value)	\$244,738 46	
Recapitulation.		
Resources (book value), as of March 29, 1909	\$394,897 26	
Additional assets (acquired during liquidation)	21,216 56	
Total	\$416,053 82	
Less:		
Offsets	\$36,467 14	
Losses	12,531 45	
Disbursements (less assets acquired by purchase)	122,316 77	
Balance of resources remaining:		
Cash	\$17,777 58	
Book value of other assets	219,460 88	
Excess book value of liabilities over resources	\$244,738 46	
	41,464 90	
	\$286,203 36	

## Recapitulation.

Liabilities shown by the books of the bank, as of March 29, 1909		\$354,692 20
Additional liabilities not shown by the books of the bank		66,210 23
Total: Claims proved for dividends	\$339,706 39	
Claims proved preferred and paid	11,300 00	
Claims proved and offset	45,188 61	
Claims not proved	24,707 43	
Less:		\$420,302 43
Claims preferred and paid		\$11,300 00
Claims offset		45,188 61
Dividends paid		78,210 46
Liabilities remaining:		
Proved	\$261,495 93	
Not proved	24,707 43	
		\$286,203 36

## Dividends Declared.

March 15, 1912, No. 1 of 25 per cent paid	\$78,210 46
Not paid	4,737 38
Total	\$82,947 84

STATEMENT OF THE CONDITION OF THE BANK OF SHASTA COUNTY, OF REDDING, IN LIQUIDATION AS OF THE  
CLOSE OF SEPTEMBER 30, 1913.

Bank closed March 24, 1911.

Resources.		Liabilities.	
<i>Cash</i> —		Bills payable (money borrowed),	
On hand as of March 24, 1911—	\$28,128 15	as of March 24, 1911—	\$90,000 00
Collected during liquidation—	\$695,387 17	Claims proved:	\$84,874 13
Disbursed—		Preferred and paid—	6,125 87
Interest, taxes, etc.,	\$138,918 76	Offset—	
Assets acquired by	8,217 30	Deposits due to banks, as of March	
purchase—	3,206 85	24, 1911—	\$9,446 17
Legal expenses—	4,140 00	Claims proved: For dividends—	\$9,203 67
Special deputy—	5,934 25	Correction on error in bank's books	242 50
Sup't's salary—	515,669 31	Deposits, including certificates, due	
All other expenses—		to individuals, as of March 24,	
Dividends—		1911—	\$620,936 75
	709,941 12	Claims proved:	
	\$13,574 20	For dividends—	\$594,872 88
		Preferred and paid—	6,050 36
		Offset—	14,423 58
		Correction of error in bank's books (deduct)	1,634 08
		Balance not proved—	
		State, county and municipal de-	
		posits, as of March 24, 1911—	\$45,000 00
		Claims proved: Preferred and paid—	
		Additional liabilities not shown by	
		books of the bank—	\$23,128 96
		Claims proved:	
		For dividends—	\$29,125 47
		Preferred and paid—	2,954 27
		Offset—	366 01
		Balance not proved—	
		Liabilities remaining at this date not proved—	643 21
			\$4,599 06

Stockholders' liability	\$50,627 53
Collected	2,273 98
Sundries	
Net resources at this date (book value)	\$21,791 50
<b>Recapitulation.</b>	
Resources (book value), as of March 24, 1911	\$996,152 40
Additional assets (acquired during liquidation)	66,168 80
Total	\$1,062,321 20
Less:	
Offsets	\$19,915 46
Losses	318,890 42
Disbursements (less assets acquired by purchase)	701,723 82
	1,040,529 70
Balance of resources remaining:	
Cash	\$13,574 20
Book value of other assets	8,217 30
Excess book value of liabilities over resources	
	\$21,791 50
	70,340 27
	\$92,131 77

<b>Recapitulation.</b>	
Liabilities shown by the books of the bank, as of March 24, 1911	\$765,382 92
Additional liabilities not shown by the books of the bank	33,128 96
Total: Claims proved for dividends	\$633,202 02
Claims proved preferred and paid	
Claims proved and offset	138,918 76
Claims not proved	19,915 46
	4,539 66
Less:	
Claims preferred and paid	\$138,918 76
Claims offset	19,915 46
Dividends paid	545,669 31
Liabilities remaining:	
Proved	\$87,532 71
Not proved	4,539 66
	\$92,131 77

## Dividends Declared.

November 29, 1911, No. 1 of 75	per cent paid	\$474,300 89	December 12, 1912, No. 3 of 4	per cent paid	\$23,440 99
Not paid	4,049 92		Not paid		2,071 06
Total		\$478,350 81	Total		\$25,512 05

August 21, 1911, No. 2 of 8 per cent paid	\$47,927 43
Not paid	3,096 65
Total	\$51,024 08



STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION AS OF THE  
CLOSE OF SEPTEMBER 30, 1913.

Bank closed May 12, 1911.

Resources.		Liabilities.	
<i>Cash</i> —		Deposits due to banks, as of May 12, 1911	\$49,643 54
On hand as of May 12, 1911	\$15,034 79	Claims proved:	
Collected during liquidation	\$481,399 19	For dividends	\$4,617 39
Disbursements—		Preferred and paid	41,439 16
Interest taxes, etc.	\$89,647 07	Offset	3,586 99
Assets acquired by purchase—	1,827 86		
Legal expenses	178 95	Deposits, including certificates, due to individuals, as of May 12, 1911	\$735,434 43
Special Deputy	25,170 78	Claims proved:	
Supt.'s salary	4,435 00	For dividends	\$678,353 59
All other expenses	9,710 52	Preferred and paid	200 00
Dividends	339,594 17	Offset	48,437 19
Balance		Correction of error in bank's books (add)	\$136 40
Loans, as of May 12, 1911	\$548,308 63	Balance not proved	
Collected	\$328,019 56	Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911	\$13,703 23
Offset	52,264 46	Claims proved:	
Loss	688 72	For dividends	\$12,947 03
Balance (book value)		Offset	465 00
Overdrafts, as of May 12, 1911	\$15,367 99	Correction of error in bank's books (deduct)	50 00
Collected	\$15,096 62	Balance not proved	
Bonds and other securities, as of May 12, 1911	\$403,799 58	State county and municipal deposits, as of May 12, 1911	\$41,000 00
Collected	\$48,163 30	Claims proved: For dividends	\$2,665 27
Loss	2,662 85	C. I. certificates, as of May 12, 1911	\$2,665 27
Balance (book value)		Claims proved: Preferred and paid	
Bank premises, furniture and fixtures, safe deposit vaults, as of May 12, 1911	\$35,265 58	Additional liabilities not shown by books of the bank	\$14,559 03
Collected	\$31,000 00	Claims proved:	
Loss	4,265 58	For dividends	\$10,002 64
Other real estate owned, as of May 12, 1911	\$17,433 68	Preferred and paid	4,342 64
Collected	\$7,161 37	Offset	213 75
Loss	10,272 31		
Due from banks, exchange, checks, drafts, etc., as of May 12, 1911	\$6,950 01	Liabilities remaining at this date not proved	\$8,821 25
Collected	\$6,897 61		
Offset	52 40		
Warrants and collects, as of May 12, 1911	\$22,044 97		

Collected	\$9,029 45	
Offset	57 53	
Balance (book value)		12,957 99
Assets acquired by purchase or exchange during liquidation:		
Bonds		4,713 75
Furniture and fixtures		178 95
Additional assets acquired during liquidation—		
Interest	\$33,904 78	
Collected	1,160 92	
Offset	\$6,037 87	
Sundries	\$2,126 50	
Collected	3,911 37	
Offset		
Net resources of this date (book value)		\$564,331 01
Recapitulation.		
Resources (book value), as of May 12, 1911	\$1,064,205 23	
Additional assets (acquired during liquidation)	41,103 57	
Total	\$1,105,308 80	
Less:		
Offsets (less assets acquired by exchange)	\$52,702 93	
Losses	17,889 46	
Disbursements (less assets acquired by purchase)	470,385 40	
Balance of resources remaining:		
Cash	\$25,869 63	
Book value of other assets	538,461 38	
		\$564,331 01

## Recapitulation.

Liabilities shown by the books of the bank, as of May 12, 1911	\$842,532 87
Additional liabilities not shown by the books of the bank	14,559 03
Total: Claims proved for dividends	\$705,920 65
Claims proved preferred and paid	89,647 07
Claims proved and offset	52,702 93
Claims not proved	8,821 25
Less:	
Claims preferred and paid	\$89,647 07
Claims offset	52,702 93
Dividends paid	339,594 17
Liabilities remaining:	
Proved	\$366,326 48
Not proved	8,821 25
Excess book value of resources over liabilities	\$375,147 73
	189,183 28
	\$564,331 01

## Dividends Declared.

April 1, 1912, No. 1 of 40 per cent paid	\$279,522 73
Not paid	6,374 03
Total	\$285,896 76
August 4, 1913, No. 2 of 10 per cent paid	\$60,071 44
Not paid	11,402 75
Total	\$71,474 19

STATEMENT OF THE CONDITION OF THE BANK OF MODOC COUNTY, OF ALTURAS, IN LIQUIDATION AS OF THE  
CLOSE OF SEPTEMBER 30, 1913.

Bank closed July 23, 1912.

Resources.		Liabilities.	
<i>Cash</i> —		Bills payable (money borrowed),	
On hand as of July 23, 1912	\$2,954 34	as of July 23, 1912	\$4,100 00
Collected during liquidation		Claims proved: Preferred and paid	\$4,100 00
Disbursements—		Deposits due to bank, as of July 23,	
Preferred claims	\$4,805 91	1912	\$54 11
Interest, taxes, etc.	62 36	Balance not proved	
Legal expenses	393 50	Deposits, including certificates, due	
Special Deputy		to individuals, as of July 23,	
Supt.'s salary	220 00	1912	\$18,869 31
All other expenses	492 94	Balance not proved	
Balance		Certified checks, cashier's checks,	
Loans, as of July 23, 1912	\$66,764 23	letters of credit, drafts, as of	
Collected		July 23, 1912	\$8,740 38
Offset—Bond, B. Lauer et al.		Balance not proved	
Overdrafts, as of July 23, 1912	\$76 10	Additional liabilities not shown by	
Offset—Bond, B. Lauer et al.		by books of the bank	\$705 91
Other real estate owned, as of July		Claims proved: Preferred and paid	\$705 91
23, 1912	\$6,994 48	Liabilities remaining at this date not proved	\$27,663 80
Collected			
Offset—Bond, B. Lauer et al.			
Due from banks, exchange, checks,			
drafts, etc., as of July 23, 1912	\$7,464 78		
Assets acquired by purchase or exchange during liquidation—			
Offset—Bond, B. Lauer et al.			
Additional assets acquired during liquidation—	\$6,804 27		
Interest			
Collected			
Offset—Bond, B. Lauer et al.			
Net resources at this date (book value)	\$86,822 97		

Recapitulation.		Recapitulation.	
Resources (book value), as of July 23, 1912-----		Liabilities shown by the books of the bank, as of July 23, 1912-----	
Additional assets (acquired during liquidation)-----	\$84,244 93	Additional liabilities not shown by the books of the bank-----	\$31,763 80
Total-----	\$92,797 68	Total: Claims proved preferred and paid-----	705 91
Less: Disbursements-----	\$5,974 71	Less: Claims not proved-----	\$32,469 71
		Claims preferred and paid-----	\$4,805 91
		Dividends paid-----	27,663 80
		Liabilities remaining: Not proved-----	\$4,805 91
Balance of resources remaining:-----	\$18 70	Excess book value of resources over liabilities-----	\$27,663 80
Cash-----	86,804 27		53,159 17
Book value of other assets-----			\$86,822 97



## UNCLAIMED DEPOSITS IN BANKS.

January 1, 1913.

## Alameda Savings Bank, Alameda.

Name	Last known residence or post-office address	Alive or dead	Amount
Burns, A. O. ....	Unknown .....	Unknown	\$1,489 00

## The Bank of Arcata, Arcata.

Pitman, A. S. ....	Unknown .....	Unknown	\$110 00
Sudbrack, Albert .....	San Francisco .....	Dead	641 00
			\$751 00

## Security Trust Company, Bakersfield.

Lane, W. M. ....	Bakersfield .....	Unknown	\$50 15
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## Bank of Chico, Chico.

Henry, John .....	Chico .....	Unknown	\$100 00
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## First Bank of Savings of Fort Bragg, Fort Bragg.

McKenzie, Robert .....	Fort Bragg .....	Dead	\$488 48
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## Fresno Savings Bank, Fresno.

Cape, C. N. ....	Knowles, Madera County. (Died here in sanatorium.) .....	Dead	\$50 16
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## People's Savings Bank, Fresno.

Antanaitis, Geo. ....	Fresno .....	Unknown	\$87 90
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## Bank of Huntington Park, Huntington Park.

Abbot, Isabel C. ....	Los Angeles .....	Alive	\$0 01
Byam, Virginia C. ....	Huntington Park .....	Alive	03
Burbank, F. M., treasurer..	Huntington Park .....	Alive	50
Berry, Geo. R. ....	Unknown .....	Unknown	38
Chisholm, A. M. ....	Los Angeles .....	Alive	05
Groton, Carry .....	Garvanza .....	Alive	05
Hedstrom, G. ....	Anaheim .....	Alive	59
Johnson-Shea Co., Rd. Acct.	Riverside .....	Alive	01
Knights Royal Scroll .....	Huntington Park .....		00
Ley, Mary C. ....	Huntington Park .....	Alive	55
Landers, H. A. ....	Huntington Park .....	Unknown	04
Marshall, W. J. ....	Huntington Park .....	Unknown	67
McCarty, Raymond O. ....	Huntington Park .....	Alive	05
Needham, H. P. ....	Los Angeles .....	Alive	1 84
Pickard, C. H. ....	Huntington Park .....	Unknown	1 00
Rival Oil Co. ....	Unknown .....		3 47
Ruggles, A. B. ....	Los Angeles .....	Alive	50
Sun Land Co. ....	Los Angeles .....		2 47
Steen, Thos. B. ....	Bell .....	Alive	04
Slater, J. C. N. ....	Huntington Park .....	Alive	1 00
Sampson, David .....	Huntington Park .....	Unknown	2 31
Strong, Agnes D. ....	Huntington Park .....	Unknown	10

## Bank of Huntington Park, Huntington Park—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Welch, Mary -----	Huntington Park -----	Unknown	\$0 15
Wardell, Geo. W. -----	Huntington Park -----	Alive	72
			\$17 88

## Bank of Lompoc, Lompoc.

Selwyn Chas. Frear and Mrs. Jeanette Boya Pearson -----	England -----	Unknown	\$100 00
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## All Night and Day Bank, Los Angeles.

Jones, M. H. -----	R. R. No. 11, Neenah, Wisconsin -----	Dead	\$230 74
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## German-American Trust and Savings Bank, Los Angeles.

Anderson, Hedda Christian -----	Los Angeles -----		\$1,449 46
Baker, Sabina -----	944 Orange street, Los Angeles -----		411 74
Goeschl, George -----	Second and San Pedro streets, Los Angeles -----		136 48
Knowlton, Fred H. -----	315 South Main street, Los Angeles -----		1,039 26
Payne, Oliver T. -----	Plainview, Hale County, Texas -----		200 00
Roseberry, T. C. -----	1329 Linwood avenue, Los Angeles -----		89 30
Seofield, C. C. -----	Soldiers' Home, California -----	Dead	719 69
Sheridan, Philip -----	421 South Hope street, Los Angeles -----		60 95
Siemer, Henry, collateral -----	No Address -----		62 10
Street, Mrs. M. B. -----	Sherman -----		89 89
Walter, Virginia M. -----	Murrieta -----		167 85
Walter, Miss V. M. -----	Murrieta -----		513 01
Wood, Thomas S. -----	223 E. Fifth street, Los Angeles -----		156 65
Wright, Chas. -----	313 S. Main street, Los Angeles -----	Dead	65 73
			\$5,162 11

## Security Trust and Savings Bank, Los Angeles.

Anderson, Ruth C., by Mrs. M. Y. Anderson, 13069 -----	Pico Heights, Los Angeles -----		\$108 14
Derrick, Mrs. Lenna, 16128 -----	504 E. Third street, Los Angeles -----		85 39
Evans, John Edward, L. G. and R. M. Jones and Stephen Evans, trustees, 96596 -----	125 E. Third street, Los Angeles -----		127 74
Gallagher, Mary, 6904 -----	Park House, Fifth and Hill, Los Angeles -----		299 40
Josleyn, W. H., or Hen- rietta, 99112 -----	Downey -----		75 94
Herring, Joseph, 5084 -----	35 Flourney street, Chicago, Ill. -----		190 40
Hilwith, Laura, 81174 -----	324 Azusa street, Los Angeles -----		52 61
Kendrick, Inde Keely, 14399 -----	223 S. Hill street, Los Angeles -----		328 89
Riley, Jas. M., 8621 -----	Palo Alto -----		226 56
Rosencrantz, I. B., 11954 -----	3312 S. Grand avenue, Los Angeles -----		138 94
Wilson, Henry, 82687 -----	Downey -----		341 91
			\$1,975 92

## Union Savings Bank, Modesto.

Vaughan, L. P. N. -----	Modesto -----	Unknown	\$672 70
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## Northern California Bank of Savings, Marysville.

Murdock, G. W. -----	Yuba City -----	Unknown	\$541 73
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## Jas. Goodman &amp; Co. Bank, Napa.

Name	Last known residence or post-office address	Alive or dead	Amount
Connor, John .....	Napa .....	.....	\$60 00
Schamp, M. V. ....	Napa .....	.....	100 00
Stone, N. J. ....	Napa .....	.....	135 00
			\$295 00

## The Oakland Bank of Savings, Oakland.

Baker, Ann E. ....	Franklin street, corner Oak street .....	Unknown	\$403 25
Ballard, Gertrude I. ....	Peralta, Alameda County .....	Unknown	150 05
Bliss, Mary E. or W. C. ....	No address .....	Unknown	86 75
Bizzini, Antonio .....	Colombo Hotel, Broadway .....	Unknown	309 25
Eseude, Marie .....	118 Ninth street .....	Unknown	170 15
Foster, Fred .....	Oakland Post Office .....	Unknown	75 05
Hopkins, Josephine E. ....	No address .....	Unknown	89 65
Mansfield, Ellen .....	No address .....	Unknown	54 45
McNaughton, May A. ....	No address .....	Unknown	235 20
Perry, Samuel B. ....	23 Telegraph avenue .....	Unknown	164 90
Soon, Chin .....	355 Ninth street, Oakland .....	Unknown	142 35
Stewart, William .....	No address .....	Unknown	162 70
Van Voorhies, Mrs. D. W. ....	No address .....	Unknown	63 05
Wilson, Mrs. Catherine J. ....	Lafayette .....	Unknown	84 60
			\$2,391 40

## State Savings Bank, Oakland.

Epstein, M., trustee for Sophia Epstein .....	703 Broadway, Oakland .....	Unknown	\$73 30
Tiffany, Walter .....	Portland, Oregon .....	Unknown	80 08
			\$153 38

## Twenty-third Avenue Bank, Oakland.

Frank De Mello, trustee .....	1169 Twenty-third avenue, Oakland .....	Dead	\$60 91
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## Union Savings Bank, Oakland.

Altube, Maria .....	1306 Polk street, San Francisco .....	Unknown	\$137 28
Crouch, John or Mary .....	1632 Adeline street, Oakland .....	Unknown	1,330 74
Crouch, Mary .....	1632 Adeline street, Oakland .....	Unknown	166 61
Crowell, E. E. ....	1465 Ninth street, Oakland .....	Unknown	57 77
Hayes, Mrs. Victorine (formerly Ferguson) .....	1015 Third street, Oakland .....	Unknown	88 54
Jun, L. S. ....	471 Eighth street, Oakland .....	Unknown	82 12
Keane, Mrs. Clara P. ....	San Leandro .....	Unknown	82 49
Kiessel, Mrs. Frances .....	Fruitvale, Oakland .....	Unknown	1,411 08
Morrison, Thos. J. ....	Unknown .....	Unknown	57 35
Payne, Mrs. Amanda .....	Virginia City, Nevada .....	Unknown	80 99
Shaw, W. C. ....	461 Eleventh street, Oakland .....	Unknown	60 99
Stretch, I. N. ....	483 Plymouth avenue, Oakland .....	Unknown	175 10
			\$3,731 06

## Bank of Tehama County, Red Bluff.

Evans, Wm. ....	Not known .....	.....	\$404 85
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## Farmers and Mechanics' Savings Bank, Sacramento.

Name	Last known residence or post-office address	Alive or dead	Amount
McMorry, M. -----	Sacramento -----	Dead	\$295 28

## People's Savings Bank, Sacramento.

Davis, Mrs. Katherina -----	Sacramento -----		\$263 61
Davis, Mrs. K. -----	Sacramento -----		615 86
Heineke, Charles, trustee -----	Sacramento -----		90 79
Johnson, Francis -----	Sacramento -----		50 15
Kelly, Frank -----	St. Helena -----		446 54
Kenney, John S. -----	Not known -----		95 17
Motzer, Mrs. Mary Burkhardt -----			142 09
Motzer, Mrs. Mary Burkhardt, in trust for Cornelius Burkhardt -----	Sacramento -----		101 75
Peterson, Andrew -----	Sacramento -----		229 92
Richenback, Annie J. -----	Towles -----		219 58
			\$2,255 46

## Sacramento Bank, Sacramento.

Baker, Wm. -----	Sacramento -----		\$103 62
Brown, Frank K. -----	Sacramento -----		129 47
Coughlin, Mrs. Abbie -----	Unknown -----		263 57
Gilman, Nettie C. -----	San Francisco -----		98 61
Herr, Gregor -----	Sacramento -----		54 33
Lithgow, Elizabeth -----	Sacramento -----		171 41
Miller, Anna Maria -----	Sacramento -----		1,015 37
Robie, Mrs. J. D. -----	Santa Rosa -----		155 79
Thomsen, Mrs. Amelia -----	Folsom -----		155 54
White, John L. -----	Sacramento -----		459 36
			\$2,607 07

## Anglo-California Trust Company, San Francisco.

Marcelin, Joseph -----	San Francisco -----		\$1,948 04
Seiber, John -----	San Francisco -----		163 89
Schmoker, John -----	San Francisco -----		91 02
			\$2,202 95

## Bank of Italy, Branch Office, San Jose.

Bond, Wilson -----	San Jose -----	Unknown	\$77 35
Barrett, Aug. -----	San Jose -----	Unknown	149 68
Karn, Itelia -----	San Jose -----	Unknown	250 00
Silva, estate of J. G. -----	San Jose -----	Unknown	84 75
McDermont, T. -----	San Jose -----	Unknown	50 00
			\$811 78

## Canadian Bank of Commerce, San Francisco.

Mathison, George -----	San Francisco -----	Unknown	\$750 90
Pascoe, James -----	San Francisco -----	Unknown	160 05
			\$910 95



## REPORT OF SUPERINTENDENT OF BANKS.

## Columbus Savings and Loan Society, San Francisco.

Name	Last known residence or post-office address	Alive or dead	Amount
Boscetti, A. ....	San Francisco .....		\$73 26
Belloni, Givanni .....	Santa Clara .....		155 56
Franzoni, Laura .....	1012 Montgomery street, San Francisco .....		178 01
Nani, Virginia .....	Napa .....		394 81
Re Giacomo .....	Gualala .....		1,365 40
Scasso, Andrea .....	Stockton .....		2,820 81
			\$4,987 85

## The Donohoe-Kelly Banking Company, San Francisco.

Boggs & Sage .....	San Francisco .....	Unknown	\$145 90
Campbell, Patrick .....	San Francisco .....	Dead	87 97
Cassidy, Thomas .....	San Francisco .....	Unknown	123 88
Cole, C. ....	San Francisco .....	Unknown	256 00
Crane, H. F., executor .....	921 Broadway, Oakland .....	Unknown	156 55
English, Sarah A. ....	San Francisco .....	Dead	72 63
Jones, Hu .....	San Francisco .....	Unknown	77 94
Kenny, John .....	San Francisco .....	Unknown	171 32
Mors, Rt. Rev. F. ....	Los Angeles .....	Dead	60 05
O'Reilly, H. J. ....	San Francisco .....	Unknown	115 50
Russell, G. ....	San Francisco .....	Unknown	81 00
Sawyer, A. T. ....	San Francisco .....	Dead	66 66
Ward, Frederick .....	San Francisco .....	Unknown	193 00
			\$1,608 40

## French-American Bank of Savings, San Francisco.

Coutelles, Jean .....	Address unknown; records destroyed .....		\$62 66
Hoffman, Julie .....	Address unknown; records destroyed .....		70 81
Renaud, M. Celestine .....	Address unknown; records destroyed .....		232 19
Rusconi, Vincent .....	Address unknown; records destroyed .....		332 46
			\$698 12

## The Hibernia Savings and Loan Society, San Francisco.

Anderson, Bernhard .....	"North Pacific Hotel," corner Drumm and Jackson streets, San Francisco .....		\$438 86
Anderson, August .....	"North Pacific Hotel," corner Drumm and Jackson streets, San Francisco .....		947 48
Archambault, Xaviers .....	Tulare .....		890 02
Backman, Fanny .....	253 Steuart street, San Francisco .....	Dead	90 86
Bader, Pauline .....	1201 Hyde street San Francisco .....		184 86
Barrett, Milton .....	Bodie .....		481 65
Becker, Robert .....	14 and 16 Ellis street, San Francisco .....		983 94
Bermingham, Peter .....	Empire Lodging House, San Francisco .....		991 30
Bombosoff, N. ....	222½ First street, San Francisco .....		928 81
Brady, P. F. ....	San Francisco .....	Dead	367 31
Bready, James .....	Butte, Montana .....		69 99
Brett, Edward .....	115½ Gilert street, San Francisco .....		154 34
Brosnahan, James .....	Osborne House, San Francisco .....		1,018 91
Bryson, Mary .....	223 Beale street, San Francisco .....	Dead	140 53
Buckley, Michael .....	Mendocino .....		423 74
Burke, John .....	Chicago Hotel, San Francisco .....		65 25
Cardenos, Jennie .....	Menlo Park .....		71 53
Carey, William .....	San Bruno, San Mateo County .....		1,079 76
Clark, Bridgett .....	San Francisco .....	Dead	68 74
Cloherly, Francis .....	Suisun, Solano County .....		50 79
Conrad, Hattie .....	1100 Van Ness avenue, San Francisco .....		114 12
Conway, Jacob J. ....	821 Sutter street, San Francisco .....		148 01
Copson, Charles Wilson .....	631 Sacramento street, San Francisco .....		107 25
Corbett, Richard .....	Tucson, Arizona .....		7,386 41

## The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Coreia, Domingos	Seattle P. O., Seattle, Wash.		\$1,284 11
Corrigan, Anna	1501 Van Ness avenue, San Francisco		717 15
Costigan, Thomas	1364 Geary street, San Francisco		126 53
Cunningham, Daniel	289 Natoma street, San Francisco	Dead	114 51
David, Bridget	779 Washington street, San Francisco		99 11
Davis, Ida	709 Van Ness avenue, San Francisco		55 93
Day, Frank	Care of Jno. Kelso, corner Sixteenth and Harrison streets, San Francisco	Dead	139 61
Deasy, Michael	Stanford University		111 18
Delaney, Stephen	San Francisco		269 72
Dempsey, Patrick	430 Brannan street, San Francisco		803 53
Devlin, Denis P.	Eureka, Eureka County, Nevada		99 40
Dody, James	1307 Stockton street, San Francisco		518 30
Dohrn, Charles	529 Mission street, San Francisco		96 84
Donahue, Mervin J.	San Rafael	Dead	1,353 09
Donnelly, Patrick	Wadsworth, Nevada		232 15
Dunsford, John	Howard street, between Fifth and Sixth streets, San Francisco		78 37
Edwards, Thomas M.	San Mateo	Dead	101 71
Eliasson, Pontus	502 Geary street, San Francisco		2,595 70
Engle, Annie	1322 Golden Gate avenue, San Francisco		3,083 15
Erickson, Charles	6 Howard street, San Francisco		54 40
Ericson, August	228 Pacific street, San Francisco		186 64
Fallon, Hannah	Hoquiam, Wash.		223 54
Feeney, Maggie	1011 Stevenson street, San Francisco		531 89
Ferero, Michele, or Ferro, Lucia	10 Union street, San Francisco		57 77
Ford, Joseph	320 Minna street, San Francisco		1,678 94
Foy, Kate A.	1142 Howard street, San Francisco		171 18
Fry, John Henry	E. side Mason street, near Pacific street, San Francisco		153 89
Graham, James	Truckee		537 76
Griffin, Mrs. Hannah	3 Larkin street, San Francisco		219 33
Haley, Bridget	Columbia street, near Boardman Place, San Francisco		1,858 81
Haley, Thomas	Gordon Valley, Napa County		96 84
Harwood, Mary J.	1339 Sacramento street, San Francisco		89 14
Heronton, William S.	Callahan, Siskiyou County		255 26
Hill, Anna	244 Taylor street, San Francisco		125 23
Hogan, Thomas	Steamer "Pelican"		159 65
Hughes, Charles	Napa City		972 94
Hunt, Thomas	121 Drumm street, San Francisco		71 67
Hynes, James	402 Broadway, San Francisco		252 79
Ingemanson, Jons	238 Steuart street, San Francisco		70 94
Jones, Estes (a minor)	391 Eddy street, San Francisco		50 11
Kane, Michael	752 Railroad avenue, Alameda	Dead	76 30
Kelley, Jerry	50 Natoma street, San Francisco		879 22
Kirby, James	422 Post street, San Francisco		185 46
Klenger, Joseph	Fresno Flat, Fresno County		448 53
Kuster, Anna B.	Brooklyn, Alameda County		777 46
Landers, Schuyler	What Cheer House, San Francisco		166 12
Leniger, Mary	133 Haight street, San Francisco		67 19
Levitzy, Morris	279 Mason street, San Francisco		63 09
Limberg, Robert R.	906 Church street, San Francisco		726 14
Lynch, Cornelius	928 Fifteenth street, San Francisco		103 55
Lynch, James	401 Oak street, San Francisco		1,120 44
Lynch, John	25 Broadway, San Francisco		187 66
Mahoney, Edmond	"Continental Lodging House," Pacific street, San Francisco		1,173 32
Manchen, Ella	318 Kearny street, San Francisco		324 01
Maraschi, A. (S. J.)	St. Ignatius College, San Francisco	Dead	183 83
Mellor, Henry	23 Natoma street, San Francisco		234 90
Montgomery, John	Presidio, San Francisco		491 87
Muleahy, J. W.	1755 Ellis street, San Francisco	Dead	945 34
Mullen, Patrick S.	1735 Broadway, San Francisco	Dead	250 24
Muller, Mrs. Elizabeth	823 Filbert street, Oakland	Dead	143 30
Murphy, Thomas	Portland, Ore.		1,414 77
McAdams, George	433 Bush street, San Francisco	Dead	231 17
McCarthy, Patrick	97 Jackson street, San Francisco	Dead	81 18
McCormick, Alice	128 Turk street, San Francisco		191 06

## The Hibernia Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
McGauley, Stephen	416 Tehama street, San Francisco		\$200 62
McGovern, Annie	Port Harford		495 37
McGrath, John Edmond	Gilta, Siskiyou County		1,875 55
McKeown, Joseph P.	5 Grant avenue, San Francisco		5,620 00
McNally, Adeline	112 Fell street, San Francisco		89 17
McNeill, James	Calico		106 29
McSweeney, Bryan	Chestnut street, San Francisco		1,031 72
McTimpany, John	117 Drumm street, San Francisco		75 12
Naf, Susan	3729 Twenty-third street, San Francisco		66 95
Nugent, M.	Vallejo		75 54
Olsen, Andres	12 Jackson street, San Francisco		401 57
Olson, Peter	843 Mission street, San Francisco		295 06
Owens, Frank	No address		689 39
O'Brien, Dennis	Point Reyes		265 29
O'Connell, Walter Joseph (a minor)	1413 Polk street, San Francisco		119 73
O'Neill, Ann	18 Clara street, San Francisco		676 57
O'Neill, Joseph	55 Clementina street, San Francisco		2,990 83
O'Shea, Thomas	318 Third street, San Francisco		774 82
O'Sullivan, C. D.	San Francisco	Dead	293 36
Pacific Coast Quarrymen's Protective Union	Penryn		112 38
Parreira, Manoel Martina	422 Drumm street, San Francisco		388 28
Person, Nels	Steamer "Protection"		584 26
Plover, Patrick	San Francisco	Dead	428 09
Pradel, H.	Gaillard Hotel, San Francisco		126 14
Reilly, John	Fort McDermitt, Nevada		351 86
Reilly, Patrick	225 Third street, San Francisco		113 38
Richter, Otto	22 Turk street, San Francisco		78 90
Rinehart, William H.	14 and 16 Ellis street, San Francisco		243 87
Ring, Timothy	Stevenson street, near Sixth street, San Francisco	Dead	811 79
Rossi, Louisa	504 Greenwich street, San Francisco		261 10
Sabo, Anna	1500 Van Ness avenue, San Francisco		166 79
Scholz, Belle J.	Santa Cruz		633 96
Shanahan, Mary	1024 Howard street, San Francisco		326 79
Sheehan, John	315 Bryant street, San Francisco		221 16
Sheehan, Patrick	44 Third street, San Francisco	Dead	770 01
Sheridan, Margaret	Railroad House, Vallejo		69 59
Silvera, Manuel L.	116 Jackson street, San Francisco		1,148 27
Sire, Mrs. Mary	Vallejo, bet. East and Drumm streets, San Francisco		376 69
Skuse, Fannie	Daherty Station, Alameda County	Dead	100 04
Smith, Joseph	262 Thirteenth street, San Francisco	Dead	152 16
Smith, William O.	Beowawe, Nevada		60 35
Southall, Grace Adelaide (a minor)	1114 Willos street, Alameda		64 91
Striethorst, Leo (a minor)	El Campo, Marin County		59 89
Sullivan, Ellen	Corner Broadway and Sansome streets, San Francisco		283 49
Sullivan, John	San Francisco	Dead	707 06
Sullivan, John	San Francisco	Dead	497 18
Swanson, Carl	Newcastle		753 19
Swift, Bartholomew	Spokane, Wash.		4,516 84
Thompson, Laura	1032 Mission street, San Francisco		207 88
Thomson, Joseph	Folsom		1,041 64
Tigne, Mary	1245 Franklin street, San Francisco	Dead	389 35
Tsuchiya, Charles Y.	2489 Jackson street, San Francisco		87 47
Wallace, Stephen, or			
Wallace, William	26 Turk street, San Francisco		147 65
Warmeley, William C.	133 Mt. Pleasant street, San Francisco		77 12
White, Eliza, or	3 Kate street, San Francisco	Dead	
White, Patrick	Bodega, Sonoma County	Dead	883 92
White, Emma L.	1942 Mason street, San Francisco		338 68
Whitely, William	Steamer "Morgan City"		528 77
Williams, Elisabeth Charlotte	18½ Langton street, San Francisco	Dead	77 44
Wynne, William	114 Capp street, San Francisco	Dead	78 11
			\$82,812 47



## The German Savings and Loan Society, San Francisco.

Name	Last known residence or post-office address	Alive or dead	Amount
Anderson, August	6 Howard street, San Francisco		\$957 26
Ardin, Chas. A.	Second street, San Francisco		3,500 87
Asmussen, Aug. H. P.	South Park House, Fifth street, San Francisco		220 88
Bach, Franc	San Francisco		3,820 21
Bassler, Jacob	Auburn		5,199 48
Becher, Robert	1416 Ellis street		1,560 48
Beger, Fritz	26 Stewart street		357 43
Bennett, Annie	1212 Mission street, San Francisco		60 26
Botzbach, A. A.	718 Valencia street, San Francisco	Dead	167 83
Brown, Friedrich	Transient		519 38
Carlson, Gustaf A.	222 Minna street, San Francisco		306 44
Dohen, Sarah	20 Russ street		2,120 92
Davis, Orvilla F.	1525 Powell street, San Francisco		791 06
Dieter, Henry	120 Wilmington street, Los Angeles		492 09
Engle, Anna M.	2610 Sutter street, San Francisco		1,938 52
Erikson, Niels	730 Fourth street, San Francisco		838 33
Felthouse, George	Bonanza House, Market near Fifth street		69 71
Ferrera, Giovanni	Colma		214 12
Fiske, Loretta O.	Room 804 Call Bldg., San Francisco		128 61
Gruschwitz, Carl	German Hospital, San Francisco		128 34
Habersang, Chas.	Yreka		1,524 40
Halvorsen, John N.	324 Kearny street, San Francisco		1,501 36
Harrison, Mary A.	2507 Sacramento street, San Francisco		84 62
Henrich, Annie or Joseph	No. 1 Fifth street, San Francisco		619 76
Hincheliffe, Susie	912 Bush street		156 98
Johnson, Henry	Transient		61 16
Joller, Bernhart	Chicago Hotel, 515 Sacramento street, San Francisco		90 83
Jones, Jessie	552 Bryant street, San Francisco		2,723 16
Kentfield, E. E., trustee for Florence	327 Fremont street, San Francisco		684 06
Kaup, Simon	Helvetia Hotel, San Francisco		279 63
Kimme, Wm. G.	252 Spear street, San Francisco		134 54
Kleiner, Ferdinand	621 California street, San Francisco		588 14
Klenger, Joseph	210 Montgomery avenue, San Francisco		1,521 71
Kliempt, Emil	916 Jackson street, San Francisco		1,021 97
Koch, Samuel G.	San Francisco		62 53
Kolbe, Emma E.	Ralum Neu Pommern, Bismark Archipelago		151 44
Kugler, Louisa or Geo. M.	638 Eagle avenue, Alameda		362 44
Landkau, Adolph	Transient		270 90
Lawrenz, Albert	Commercial House, 86 Stockton street, San Francisco		489 69
Ledy, Thoms	Rene House, San Francisco		93 86
Lorenz, Louisa	Estate closed	Dead	248 54
Madsen, Henriette	126 Fifth street, San Francisco		254 58
Magneson, Jennie	1812 Jackson street, San Francisco		74 94
Marg, Herman	608 Sixth street, San Francisco		1,765 67
Matz, Oscar	Atlanta Hotel, San Francisco		289 42
McMillan, Robert	Knoxville, Napa County		270 23
Mescha, Johan	Commercial Lodging House, San Francisco		1,614 27
Michaelsen, Ludwig C.	Mission Road	Dead	54 90
Minges, Joseph	New Atlanta Hotel		148 87
Mork, Emily	1530 Prince street, Lorin		574 86
Muller, Chas.	249 Steuart street, San Francisco		99 18
Nelson, Elizabeth A.	8 Essex street, San Francisco		111 57
Nelson, John	Potrero, San Francisco		158 14
Nickels, Christian	Newcastle		78 80
Nielsen, Hans	Menlo Park		800 79
Nilson, Charles	133 Steuart street, San Francisco		236 67
Ostrum, Lina	290 Hayes street, San Francisco		223 77
Pickersgill, John	36 Clay street, San Francisco		388 84
Plath, Fritz	1322 Pacific street, San Francisco		50 76
Ramsdell, Fred W.	Piedmont Springs	Dead	248 09
Raymond, Fred	3 Mary Lane, San Francisco		72 99
Roberts, Mattie, trustee for Eunice M. Roberts	120 Nineteenth street, San Francisco		60 60
Rockman, Emily	309 Powell street, San Francisco		3,777 76
Ryrie, Thomas	435 Walnut street, San Francisco		63 56
Schaefer, Margaretha	58½ Second street, San Francisco		185 03



## The German Savings and Loan Society, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Schlapkohl, Hinrich	636 Commercial street, San Francisco		\$190 04
Seekamp, Henry	235 Second street, San Francisco		143 82
Silva, Joaquin	West Berkeley		115 07
Skulteti, Rudolf	503 Second street, San Francisco		261 40
Spitzler, John	Empire House, San Francisco		\$643 51
Steffan, Henry	303 Clementina street, San Francisco		554 12
Statzer, Louis	Circle City, Alaska		478 07
Strebjetzt, Joseph	New Atlantic Hotel		52 12
Taylor, Amelia M. J.	907 Bryant street, San Francisco		71 17
Williams, Nora J. T.	1223 Bush street, San Francisco		1,518 84
Young, Dorothea	Alameda		65 38
			\$51,741 60

## Humboldt Savings Bank, San Francisco.

Conn, Jane	6129 Piedmont avenue, Los Angeles	Unknown	\$716 39
Johannes, Margaretha	400 Eddy street, San Francisco	Unknown	260 32
Kelly, James F., guardian	178 Tenth avenue, San Francisco	Unknown	418 62
			\$1,395 33

## International Banking Corporation, San Francisco.

Kreider, Frank L., trustee	Kreider Building, San Francisco	Dead	\$185 03
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## Italian-American Bank, San Francisco.

Cascagrande, Rose	Unknown		\$77 37
Garibaldi, Maria	1918 Vallejo street		277 52
Rosina, John B.	DeLamar, Nevada		1,247 60
			\$1,602 49

## Mutual Savings Bank, San Francisco.

Chamberlain, Frederick O., 7769, guardian of Rowena F. Meeks	Bakersfield		\$96 60
Martindale, Belle, 5827	743 Pine street, San Francisco		61 83
			\$158 43

## Savings Union Bank and Trust Company, San Francisco.

Bargate, George	San Francisco		\$142 85
Baxter, Wm. H.	Humboldt Bay		560 51
Cameron, Dan	Carson City, Nevada		525 39
Clough, David E.	3553 Twentieth street, San Francisco		75 41
Daily, Mary T.	Berkeley		200 39
Donovan, James	Adams House, San Francisco		1,350 36
Dutard, Eliza	2118 Pacific avenue, San Francisco		283 00
Fischer, Michael	909 Kearny street, San Francisco		316 00
Gallego, Ventura	321 Pacific street, San Francisco		198 00
Guglielminetti, Vespasiano	709 Stockton street, San Francisco		76 40
Hoelscher, Arthur G.	114 Devisadero street, San Francisco		335 48
Hyde, Alexander	St. Nicholas Hotel, San Francisco		120 86
Johnson, Charles P.	66 Oregon street, San Francisco		391 40

## Savings Union Bank and Trust Company, San Francisco—Continued.

Name	Last known residence or post-office address	Alive or dead	Amount
Johnson, Henry	416A Natoma street, San Francisco		\$212 80
Knight, Mary H.	2106 Van Ness avenue, San Francisco		82 81
McPherson, John R.	New Washington Hotel, San Francisco		166 96
Mengert, Frederick	332 Clay street, San Francisco		344 77
Raymond, Thomas	914 Central avenue, San Francisco		131 24
Reed, Emma L.	345 North Penn street, Indianapolis, Ind.		60 66
Ring, Timothy	512 Stevenson street, San Francisco		804 85
Scholz, Belle J.	Santa Cruz		580 08
Schultze, Carrie	San Francisco		3,070 87
Stevens, Ellen M.	167 Orange Grove avenue, Pasadena		162 91
Thomas, Helena A.	2628 Folsom street, San Francisco		57 09
Tilly, Bernardo B.	24 Hubbard street		1,232 50
			\$11,117 78

## Security Savings Bank, San Francisco.

Callingham, W. J., trustee for Bessie Callingham	San Francisco	Dead	\$70 46
Cooke, Christine	Unknown		6,525 99
Dolan, James	Unknown	Dead	96 12
Edmunds, Eyan	Searsville		74 19
Hill, Anaise	Alameda	Dead	197 06
Hull, E. V.	San Francisco	Dead	188 43
Mager, Leonard	San Francisco		236 73
Wiley, J. D., treasurer Manila Library fund	Unknown	Dead	86 01
Prime, John H.	San Francisco		123 25
Toland, Trella F., trustee for Wm. G. Toland	San Francisco		53 93
Torjesen, Christian	San Francisco		300 80
			\$7,952 97

## Union Trust Co. of San Francisco.

Carlo, Canzio	Costa Nava House, Pacific street		\$399 53
Caya, Oliver F., and Richard Moore, executors of the last will of David Moore, deceased	Unknown		5,640 77
Crocker, Lillie, executrix	Unknown		161 59
Curry, Wm. Graham	Roseburg, Ore.		85 15
Garratt, B. F.	Care W. T. Garratt & Co.		5,850 46
Hamilton, Robert	Unknown		823 18
Jeffrey, M., trustee for Arthur Jeffrey	Unknown		405 38
Kofle, S.	Monterey		649 69
Lagonski, Theodore	Unknown	Dead	3,260 63
Latour, Felix	405 California street, San Francisco		156 61
Linn, Henry A.	129 Tenth street, San Francisco		120 41
Marke, Samuel M., trustee	Unknown		169 81
McFarland, Alex. W.	223 Palmer street		107 31
McMillan, Sarah	42 Waller street		4,619 58
Olsen, Walter	Care Sailors' Union		72 67
Steel, T. D., or Mrs. C. Milbrant	Sparta, Wis.		3,752 71
Schultz, Chas. R., or Florence F. Schultz	1212 Mason street		5,876 48
Zimmerman, May R.	Railroad Flat		3,523 81
			\$35,675 77

## REPORT OF SUPERINTENDENT OF BANKS.

## San Jose Safe Deposit, San Jose.

Name	Last known residence or post-office address	Alive or dead	Amount
Carr, Annie -----	San Jose -----	Unknown	\$76 13
Cronan, John -----	San Jose -----	Unknown	94 14
Daniels, Jules (heirs of) -----	San Jose -----	Unknown	104 79
O'Brien, Nora -----	San Jose -----	Unknown	106 22
Parsons, William -----	San Jose -----	Unknown	3,091 64
Riviera, Louis -----	San Jose -----	Unknown	340 68
Wayland, Edward R. -----	San Jose -----	Unknown	138 85
			\$3,952 45

## Security Savings Bank of San Jose, San Jose.

Welti, Conrad -----	San Jose -----	Unknown	\$252 35
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## Andrews Banking Company, San Luis Obispo.

Cardoza, Rose -----	Unknown -----	Unknown	\$50 00
Lee, Gin Jim -----	Unknown -----	Unknown	410 00
Lee, Gin Jim -----	Unknown -----	Unknown	250 00
Weeks, G. D. -----	Unknown -----	Unknown	320 00
			\$1,030 00

## Stockton Savings and Loan Society, Stockton.

Brennan, Thos. -----	Unknown -----	Unknown	\$450 99
Connors, Frank -----	Unknown -----	Unknown	244 29
Ducich, Nick -----	Unknown -----	Unknown	79 04
Davis, Mrs. K. -----	Unknown -----	Unknown	942 63
Dunscomb, Fannie -----	Unknown -----	Unknown	73 63
Danielson, Daniel -----	Jackson -----	Unknown	430 95
Ferguson, Herbert -----	Unknown -----	Unknown	174 52
Fulln, Andy -----	Unknown -----	Unknown	159 10
Garland, R. E. -----	Murphys -----	Unknown	2,374 25
Hansen, Lina -----	Unknown -----	Unknown	58 93
Nelson, Ola -----	Unknown -----	Unknown	1,124 91
Pearce, J. -----	Stockton -----	Unknown	525 22
Perkins, James H. -----	Unknown -----	Unknown	59 88
Seamans, Elizabeth J. -----	Unknown -----	Unknown	123 53
Scott, R. E. -----	South Africa -----	Unknown	225 83
Southwick, J. H. -----	Unknown -----	Unknown	1,679 24
Sang Yup Co. -----	Unknown -----	Unknown	347 43
Tanber, John -----	Unknown -----	Unknown	83 43
Wright, T. H. -----	Unknown -----	Unknown	80 00
			\$9,247 90

## Commercial Bank of San Luis Obispo, San Luis Obispo.

Welsh, F. E. -----	San Luis Obispo -----	Unknown	\$378 00
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## Santa Barbara Savings and Loan Bank, Santa Barbara.

Blum, Anna -----	Santa Barbara post office -----		\$837 78
Bond, Annie -----	Santa Barbara -----		828 61
Page, Frances B., or Jennie -----	Modoc road, Santa Barbara -----		154 45
Ryan, Isabella -----	Santa Barbara -----		598 03
			\$2,418 87

## City Savings Bank, Santa Cruz.

Name	Last known residence or post-office address	Alive or dead	Amount
Dellavo, John -----	Santa Cruz -----	Unknown	\$72 45

## Santa Cruz Bank of Savings and Loan, Santa Cruz.

Delmont, Dominico -----	Santa Cruz -----	Unknown	\$602 10
Mathews, W. M. -----	Santa Cruz -----	Unknown	459 79
Merill, Arthur L. -----	Santa Cruz -----	Unknown	60 84
Nichol, James -----	Santa Cruz -----	Unknown	79 41
			\$1,202 14

## Santa Rosa Bank, Santa Rosa.

Frank, W. A. -----	Unknown -----	Unknown	\$170 00
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## Farmers and Merchants' Bank of Stockton.

Rohmeyer, W. C. -----	Stockton -----	Unknown	\$50 00
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## Stockton Savings Bank, Stockton.

Gauder, Louis -----	Stockton -----	Unknown	\$637 69
Lueiralo, Francesco -----	Stockton -----	Unknown	287 28
			\$924 97

## Bank of Tomales, Tomales.

Azevede, J. -----	Fallen, Marin County -----	Alive	\$122 50
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## Bank of Ukiah, Ukiah.

Mefford, Jacob -----	Ukiah -----	Unknown	\$82 50
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## The Bank of Vacaville, Vacaville.

Michal, Walker -----	Vacaville -----	Dead	\$48 00
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## Dairymen's Bank, Valley Ford.

Owens, John -----	Nome, Alaska -----	Alive	\$136 52
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## REPORT OF SUPERINTENDENT OF BANKS.

## Ventura Savings Bank, Ventura.

Name	Last known residence or post-office address	Alive or dead	Amount
Arnott, J. J.-----	Bakersfield -----	Dead	\$1,032 01
Moraga, Mrs. B. D.-----	Ventura -----	Dead	1,174 00
McGuirs, Claus -----	Ventura -----	Dead	112 43
Roberts, W. R.-----	Ventura -----	Dead	589 64
			<hr/> \$2,908 08

## Bank of Woodland, Woodland.

Glasscock, E. N.-----	Colusa -----	Unknown	\$75 18
Nelson, Ola -----	Woodland -----	Unknown	200 00
Nelson, Ola -----	Woodland -----	Unknown	100 00
Nelson, Ola -----	Woodland -----	Unknown	210 00
Nelson, Ola -----	Woodland -----	Unknown	210 00
Nelson, Ola -----	Woodland -----	Unknown	70 03
Pierce, C. H.-----	Medford, Ore. -----	Unknown	51 50
			<hr/> \$916 76

## OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT, OCTOBER, 1913.

Name	Capacity	Salary
W. R. Williams.....	Superintendent of Banks.....	\$10,000 per annum
Geo. M. Mitchell.....	Chief Deputy .....	4,000 per annum
A. A. De Ligne.....	Attorney .....	4,800 per annum
T. B. Sullivan.....	Assistant .....	300 per month
F. O. Cramer.....	Assistant .....	225 per month
Chas. M. Noyes.....	Assistant .....	225 per month
W. H. Snyder.....	Assistant .....	200 per month
V. Macniffe.....	Assistant .....	125 per month
Chas. H. Mead.....	Assistant .....	125 per month
C. M. Cushman.....	Assistant .....	100 per month
Pearl Houchin.....	Assistant .....	100 per month
E. P. Bequette.....	Assistant .....	100 per month
Mayda E. Warner.....	Assistant .....	90 per month
L. Hart.....	Assistant .....	90 per month
F. J. Sullivan.....	Assistant .....	60 per month
Irma Rahwyler.....	Assistant .....	50 per month
Earl Lawrence.....	Assistant .....	25 per month
Geo. Schammel.....	Examiner .....	250 per month
C. B. Wingate.....	Examiner .....	250 per month
R. E. Trengove.....	Examiner .....	250 per month
E. D. Elliott.....	Examiner .....	250 per month
G. W. Ellis.....	Examiner .....	200 per month
H. R. Erkes.....	Examiner .....	200 per month
J. O. Cunha.....	Examiner .....	200 per month
Wells Morton.....	Examiner .....	200 per month
A. B. Jacoby.....	Examiner .....	200 per month
E. C. Seares.....	Examiner .....	200 per month
H. E. Cox.....	Examiner .....	200 per month

### Special Deputy Superintendents of Banks Assisting in the Liquidating of Banks.

(Remuneration paid by banks in liquidation.)

G. M. Mitchell.                      S. P. Young.

## RECEIPTS AND EXPENDITURES.

For the Sixty-fourth Fiscal Year—July 1, 1912, to June 30, 1913.

Receipts	Expenditures
Balance for sixty-third fiscal year.....	Departmental expenses, sixty-fourth
Assessment for maintenance (section	fiscal year .....
123 of Bank Act).....	Balance, June 30, 1913.....
Certificate fees .....	
Sundry collections .....	
Refund account salaries.....	
\$93,275 81	\$77,817 72
	15,458 09
	\$93,275 81

# LIST OF NEW BANKS AND BRANCH OFFICES AUTHORIZED.

July 1, 1912, to June 30, 1913.

No.	Name	Location	Incor- porated	Permis- sion	Opened
560	Escalon State Bank.....	Escalon .....	6-13-12	7- 9-12	7-16-12
561	The Bank of Jamestown.....	Jamestown .....	7- 1-12	7- 9-12	8-15-12
562	"Bank of Princeton".....	Princeton .....	4-19-12	7-10-12	8-15-12
563	Security Savings Bank of El Centro.....	El Centro .....	5-19-12	6-19-12	7-23-12
564	Bank of Lancaster.....	Lancaster .....	6-26-12	8- 9-12	8-26-12
565	Montebello State Bank.....	Montebello .....	7-20-12	8-14-12	8-19-12
566	First Bank of Jamestown.....	Jamestown .....	6-11-12	8-21-12	9- 3-12
567	National City State Bank.....	National City .....	7-16-12	8-24-12	12- 9-12
568	Commercial State Bank.....	Oakdale .....	8-29-12	9- 4-12	9- 4-12
569	Citizens State Savings Bank.....	Gardena .....	9- 6-12	9-20-12	9-23-12
570	Chino Savings Bank.....	Chino .....	9- 4-12	9-24-12	9-26-12
571	"Southern County Bank".....	Anaheim .....	9-20-12	9-25-12	9-28-12
572	Tehama County Savings Bank.....	Corning .....	9- 6-12	9-30-12	10- 1-12
573	Citizens Savings Bank of Pasadena.....	Pasadena .....	9-26-12	10-15-12	11- 4-12
574	Farmers and Merchants Bank of Lan- caster .....	Lancaster .....	11- 1-12	11-14-12	11-25-12
575	Bank of Hopland.....	Hopland .....	10- 1-12	11-15-12	12-19-12
576	Farmers Savings Bank of Selma.....	Selma .....	11-30-12	12-31-12	1-16-13
577	The California Savings Bank of Sacra- mento, Cal. ....	Sacramento .....	11-21-12	1-20-13	1-21-13
578	"The Commercial Bank of Durham".....	Durham .....	11-19-12	1-21-13	2-11-13
579	First Bank of Hermosa Beach.....	Hermosa Beach .....	1- 3-13	1-23-13	1-27-13
580	East San Diego State Bank.....	East San Diego .....	1- 2-13	1-27-13	1-28-13
581	Arcata Savings Bank.....	Arcata .....	2- 7-13	2-19-13	2-25-13
582	The Bank of Esparto.....	Esparto .....	3- 6-13	3-13-13	4-26-13
583	"Amador Valley Savings Bank".....	Pleasanton .....	3- 1-13	3-21-13	3-26-13
584	Farmers and Merchants Bank of Compton	Compton .....	3- 6-13	4- 4-13	6-18-13
585	Le Grand Bank.....	Le Grand .....	4- 1-13	4- 5-13	4-14-13
586	Farmers & Merchants Bank of Burbank	Burbank .....	3-27-13	4- 5-13	5- 5-13
587	Bank of Loomis.....	Loomis .....	3-27-13	4-12-13	4-21-13
588	Bank of Brentwood.....	Brentwood .....	4- 1-13	5- 5-13	7-15-13
589	Glendale Savings Bank.....	Glendale .....	4-28-13	5- 5-13	6- 2-13
590	Santa Ynez Valley Bank.....	Solvang .....	5- 8-13	5-20-13	8-25-13
591	"Bank of Davis".....	Davis .....	5- 8-13	5-20-13	6-12-13
592	Bank of Chowchilla.....	Chowchilla .....	6-17-13	6-20-13	7-18-13

## BRANCH OFFICES.

No.	Name	Location	Permis- sion	Opened
228A	Los Angeles Trust & Savings Bank, Pico street and Grand avenue.....	Los Angeles .....	8-16-12	8-31-12
200A	Title Guarantee and Trust Company, 601 South Main street.....	Los Angeles .....	8-19-12	8-19-12
25E	Bank of Italy, 630 Montgomery street.....	San Francisco .....	8-20-12	8-21-12
31A	Italian American Bank, 34 Columbus ave.	San Francisco .....	8-20-12	11-14-12
236A	Ocean Park Bank.....	Venice .....	10- 7-12	11- 4-12
372B	San Ramon Valley Bank.....	Concord .....	10-15-12	10-21-12
568A	Commercial State Bank.....	Riverbank .....	11- 1-12	*
10A	Yokohama Specie Bank.....	Los Angeles .....	2- 1-13	2-1-13
25F	Bank of Italy.....	San Mateo .....	12-27-12	12-31-12
228B	Los Angeles Trust & Savings Bank, Second and Springs streets.....	Los Angeles .....	1- 3-13	2-24-13
292C	Home Savings Bank of Los Angeles, Second and Main streets.....	Los Angeles .....	2- 3-13	2- 3-13
54B	Colusa County Bank.....	Grimes .....	2- 7-13	not open
391B	Globe Savings Bank, corner Broadway and Eighth street.....	Los Angeles .....	2-18-13	2-18-13
127A	Pioneer Bank.....	Springville .....	2- 6-13	4- 8-13
571A	'Southern County Bank'.....	El Monte .....	3-21-13	10- 4-13
383A	Bank of Fruitvale.....	Oakland .....	4- 1-13	4- 1-13
441B	Hellman Commercial Trust and Savings Bank, 209 South Broadway.....	Los Angeles .....	4-24-13	4-21-13
35G	Bank of Italy, Fifth and Hill streets.....	Los Angeles .....	5- 1-13	5- 1-13
25H	Bank of Italy, Pico and El Molino streets	Los Angeles .....	5- 1-13	5- 1-13
292D	Home Savings Bank of Los Angeles, Second and Spring streets.....	Los Angeles .....	5-28-13	5-28-13
292E	Home Savings Bank of Los Angeles, 2002 East First street.....	Los Angeles .....	5-28-13	5-28-13
292F	Home Savings Bank of Los Angeles, Vernon and Central avenues.....	Los Angeles .....	5-28-13	5-28-13
292G	Home Savings Bank of Los Angeles, 3124 South Vermont avenue.....	Los Angeles .....	5-28-13	5-28-13
292H	Home Savings Bank of Los Angeles, Vernon and Moneto avenue.....	Los Angeles .....	5-28-13	5-28-13
159A	Central Savings Bank.....	Oakland .....	5-20-13	5-20-13
367B	Farmers and Merchants Bank.....	Fillmore .....	5-20-13	6-16-13
441C	Hellman Commercial Trust and Savings Bank, 214 West Tenth street.....	Los Angeles .....	6-19-13	7- 1-13

\*Never opened—Surrendered certificate 5-10-13.

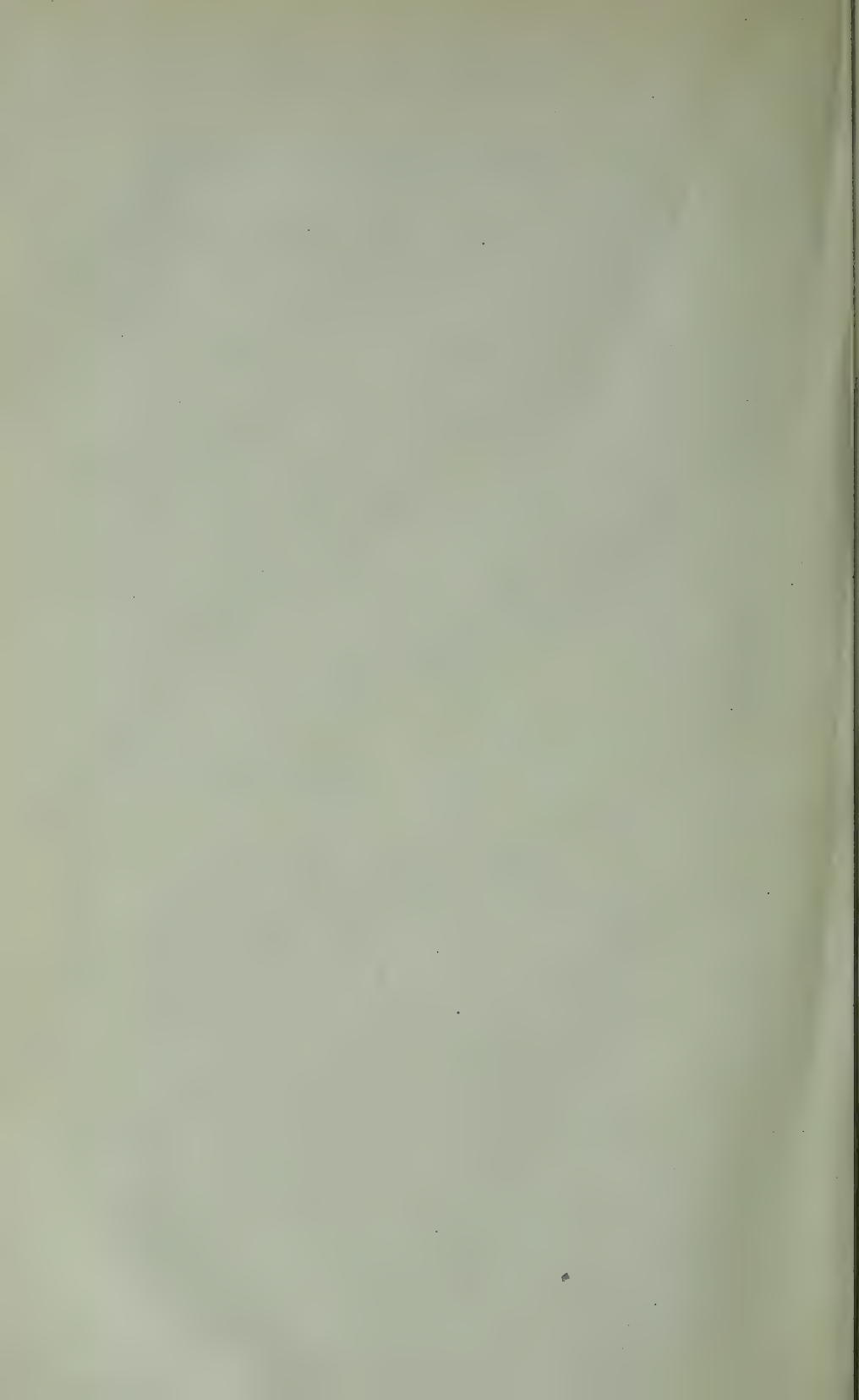


## MISCELLANEOUS CHANGES IN BANKS.

July 1, 1912, to June 30, 1913.

- 270. *Alderson Banking Company, Placerville.* Voluntarily closed September 7, 1912.
- 439. *All Night and Day Bank, Los Angeles.* Sold to Hellman Commercial Trust and Savings Bank April 10, 1913.
- 335. *American Bank and Trust Company, Pasadena.* Changed name to Crown City Savings and Trust Company September 30, 1912.
- 83. *American Savings Bank, Los Angeles.* Sold to Home Savings Bank, Los Angeles May 28, 1913.
- 191. *Andrews Banking Company, San Luis Obispo.* Sold to Commercial Bank of San Luis Obispo May 2, 1913.
- 212. *Bank and Trust Company of Tamales, Tamales.* Changed name to Bank of Tamales November 20, 1912.
- 144. *Bank of Bakersfield, Bakersfield.* Sold to Security Trust Company, Bakersfield, October 15, 1912.
- 94A. *Bank of Cloverdale, Branch Office, Hopland.* Sold to Bank of Hopland December 17, 1912.
- 268. *Bank of Geyserville, Geyserville.* Added savings department April 21, 1913.
- 332. *Bank of Glendale, Glendale.* Added savings department May 27, 1913.
- 561. *Bank of Jamestown, Jamestown.* Nationalized under the name of The Union National Bank of Jamestown October 29, 1912.
- 237. *Bank of Lincoln, Lincoln.* Added savings department August 20, 1912.
- 393. *Bank of Modoc County, Altus.* Closed by order of Superintendent of Banks July 23, 1912.
- 117. *Bank of Rideout, Smith & Co., Oroville.* Added savings department July 29, 1912. Sold commercial department to Rideout-Smith National Bank of Oroville October 23, 1912.
- 492. *Bank of Ripon, Ripon.* Added savings department August 19, 1912.
- 139. *Bank of Santa Maria, Santa Maria.* Added savings department January 27, 1913.
- 212. *Bank of Tamales, Tamales.* Changed name from Bank and Trust Company of Tamales November 20, 1912.
- 491. *Bank of Tropico, Tropico.* Nationalized under the name of The First National Bank of Tropico June 26, 1912.
- 342. *Bank of Venice, Venice.* Changed name to Venice Savings Bank December 31, 1912. Sold commercial department to First National Bank, Venice, June 21, 1913. Opened savings department June 21, 1913.
- 9. *California Pacific Title and Trust Company, San Francisco.* Changed name to California Pacific Title Insurance Company June 18, 1913.
- 9. *California Pacific Title Insurance Company.* Changed name from California Pacific Title and Trust Company June 18, 1913.
- 271. *Chino State Bank, Chino.* Nationalized under the name of The First National Bank of Chino October 3, 1912.
- 415. *Colfax Bank, Colfax.* Added savings department June 12, 1913.
- 56SA. *Commercial State Bank, Oakdale.* Branch office, Riverbank, never opened. Surrendered certificate May 10, 1913.
- 335. *Crown City Savings and Trust Company, Pasadena.* Changed name from American Bank and Trust Company September 30, 1912.
- 267. *Farmers Bank of Selma, Selma.* Commercial department sold to Selma National Bank February 5, 1913. Savings department sold to Farmers Savings Bank of Selma February 5, 1913.
- 70. *Farmers Union, San Jose.* Voluntarily closed October 16, 1912.
- 184. *Ferndale Bank, Ferndale.* Added savings department January 8, 1913.
- 566. *First Bank of Jamestown, Jamestown.* Sold commercial department to Jamestown National Bank May 13, 1913.
- 141. *German-American Savings Bank, Los Angeles.* Changed name to German-American Trust and Saving Bank July 1, 1912.
- 141. *German-American Trust and Savings Bank, Los Angeles.* Changed name from German-American Savings Bank July 1, 1912.
- 391A. *Globe Savings Bank, Los Angeles.* Branch office 337 South Hill street. Voluntarily closed February 18, 1913.

441. *Hellman Commercial Trust and Savings Bank, Los Angeles.* Changed name from Merchants Bank and Trust Company March 25, 1913.
292. *Home Savings Bank of Los Angeles, Los Angeles.* Added commercial department November 12, 1912.
536. *Los Angeles Abstract and Trust Company, Los Angeles.* Changed name to Los Angeles Title and Trust Company October 16, 1912.
536. *Los Angeles Title and Trust Company, Los Angeles.* Changed name from Los Angeles Abstract and Trust Company October 16, 1912.
207. *Marin County Bank, San Rafael.* Changed name to Marin County Savings Bank July 1, 1912.
207. *Marin County Savings Bank, San Rafael.* Changed name from Marin County Bank July 1, 1912.
16. *Marine Trust and Savings Bank, San Francisco.* Deposit liability in commercial department transferred to Fugazi Banca Popolare Operaia Italiana January 8, 1913.
441. *Merchants Bank and Trust Company, Los Angeles.* Changed name to Hellman Commercial Trust and Savings Bank March 25, 1913.
- 35A. *Mission Savings Bank, The, San Francisco.* Branch office 2631 Mission street. Voluntarily closed October 25, 1912.
119. *Monrovia Savings Bank, The, Monrovia.* Changed name to Monrovia Savings Bank October 9, 1912.
451. *Nicholls, W. & P., Dutch Flat.* Voluntarily closed April 28, 1913.
433. *Park Bank of Los Angeles, Los Angeles.* Sold to Bank of Italy, San Francisco May 1, 1913.
147. *Rideout Bank, The, Marysville.* Added savings department November 29, 1912.
489. *Sacramento Valley Bank and Trust Company, Sacramento.* Changed name from Sacramento Valley Trust Company July 25, 1912.
489. *Sacramento Valley Trust Company, Sacramento.* Changed name to Sacramento Valley Bank and Trust Company July 25, 1912.
195. *San Mateo Bank, San Mateo.* Sold to Bank of Italy December 31, 1912.
554. *Sutter County Bank, Yuba City.* Nationalized under the name of the First National Bank of Yuba City December 18, 1912.
440. *Telegraph Avenue Savings Bank, Oakland.* Sold to Central Savings Bank, Oakland May 20, 1913.
342. *Venice Savings Bank, Venice.* Changed name from Bank of Venice December 31, 1912. Sold commercial department to First National Bank, Venice, June 21, 1913. Opened savings department June 21, 1913.



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# STATE BANKING

OFFICE OF SUPERINTENDENT

Abstract of the Report of Condition of 539 State banks, including 72 branches, as of January 31, 1913, comprising the reports of

Location.	Number of Banks and Branches.	Name of Bank.	LOANS AND DISCOUNTS.			Overdrafts.	Bonds, Warrants, and Other Securities.	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults.	Other Real Estate Owned.	Due from Banks.	ACTUAL	
			Secured by Real Estate.	Secured by Collateral Other than Real Estate.	All Other Loans Unsecured.						Specie.	Li.
SAN FRANCISCO	37	Commercial	\$1,402,019.70	\$16,260,444.36	\$14,612,256.37	\$135,537.45	\$4,927,023.94	\$2,858,062.58	\$187,168.00	\$11,301,672.42	\$3,167,618.88	
		Savings	118,138,771.34	6,363,807.40			56,859,189.20	6,682,518.98	1,595,657.78	2,264,543.50		
		Trust	799,735.00	13,500.00			1,725,031.32	1,317,142.25	36,469.47	2,670,785.74	13,550.81	
		Total	\$123,340,526.04	\$22,637,751.76	\$14,612,256.37	\$135,537.45	\$63,511,244.46	\$10,857,723.81	\$1,819,295.34	\$21,448,244.28	\$5,445,713.19	\$
LOS ANGELES	40	Commercial	\$1,478,955.34	\$7,045,372.90	\$6,286,244.05	\$31,211.74	\$2,939,301.65	\$771,603.91	\$61,043.33	\$5,625,266.30	\$1,789,253.91	
		Savings	62,094,669.64	5,062,619.68		4,165.16	10,936,513.22	2,222,946.43	573,913.19	10,310,007.86	2,878,600.86	
		Trust	1,192,218.11	144,896.12			1,446,053.64		21,726.54	1,214,717.85	17,495.77	
		Total	\$64,765,843.09	\$12,252,888.70	\$6,286,244.05	\$35,376.90	\$15,321,368.51	\$2,994,550.34	\$656,683.06	\$17,149,992.01	\$4,685,440.54	\$
OAKLAND	18	Commercial	\$680,255.21	\$821,484.61	\$2,157,294.20	\$6,737.14	\$1,646,423.15	\$425,914.00	\$15,551.47	\$993,162.27	\$637,374.69	
		Savings	27,047,852.73	927,016.20			7,470,202.95	2,481,116.65	96,762.94	2,380,175.21	869,483.06	
		Trust					249,634.59			102,375.02		
		Total	\$27,728,107.94	\$1,748,500.81	\$2,157,294.20	\$6,737.14	\$9,366,260.69	\$2,907,030.65	\$112,314.41	\$3,475,712.50	\$1,506,857.75	\$
SACRAMENTO	11	Commercial	\$40,563.48	\$233,817.56	\$536,722.80	\$1,358.96	\$268,084.12	\$3,730.00		\$145,808.30	\$68,406.42	
		Savings	12,131,625.21	281,290.00		21.66	1,546,515.64	659,201.56	\$23,171.34	1,166,572.03	311,360.09	
		Trust	197,950.00							2,227.17	12,042.12	
		Total	\$12,370,138.69	\$55,107.56	\$536,722.80	\$1,380.62	\$1,514,599.76	\$662,931.56	\$23,171.34	\$1,314,697.50	\$391,808.63	
SAN DIEGO	6	Commercial	\$169,170.00	\$237,836.14	\$1,747,078.50	\$4,867.16	\$600,515.93	\$21,625.50		\$717,320.61	\$269,208.01	
		Savings	6,439,263.01	637,956.31		26.00	565,457.09	20,915.76		1,209,921.73	219,554.42	
		Trust										
		Total	\$6,608,433.61	\$875,792.45	\$1,747,078.50	\$4,893.16	\$1,165,973.02	\$42,541.26		\$1,927,242.34	\$488,762.43	
STOCKTON	6	Commercial	\$282,029.80	\$1,035,952.49	\$3,618,158.03	\$4,055.85	\$692,914.09	\$23,500.00	\$3,149.20	\$935,016.07	\$621,216.14	
		Savings	7,776,073.56	486,384.71			595,656.17	498,000.00	118,569.73	516,875.43	282,059.10	
		Trust										
		Total	\$8,058,103.45	\$1,522,337.20	\$3,618,158.03	\$4,055.85	\$1,288,571.16	\$491,500.00	\$121,769.93	\$1,451,891.50	\$903,275.24	
STATE (excluding above)	421	Commercial	\$13,547,604.81	\$9,718,880.82	\$34,591,076.56	\$210,593.27	\$11,669,360.06	\$3,829,793.43	\$815,033.13	\$14,290,212.57	\$5,502,189.41	
		Savings	70,381,810.56	5,947,268.78		48.75	15,030,437.78	3,437,030.00	8,863,846.52	8,863,846.52	2,305,956.75	
		Trust	324,300.00				215,969.43	14,000.06		63,143.59		
		Total	\$84,223,205.37	\$15,666,149.60	\$34,591,076.56	\$210,642.02	\$26,915,776.30	\$7,281,862.43	\$1,294,961.46	\$23,217,292.68	\$7,958,146.16	
STATE (as a whole)	539	Commercial	\$20,570,088.43	\$35,353,288.88	\$63,548,830.51	\$394,361.57	\$22,743,622.87	\$7,937,229.52	\$1,082,545.22	\$34,008,518.54	\$12,115,267.46	\$
		Savings	304,019,066.65	19,706,843.08		4,261.57	93,003,972.05	15,971,768.38	2,887,424.31	31,923,181.90	9,221,647.78	
		Trust	2,514,203.11	158,396.12			3,636,088.98	1,331,142.25	58,196.01	4,053,249.37	43,088.70	
		Grand total	\$327,094,358.19	\$55,218,028.08	\$63,548,830.51	\$398,623.14	\$119,384,269.56	\$25,298,140.15	\$4,028,165.54	\$69,984,952.81	\$21,380,003.94	\$
Report of Aug. 14, 1912	523		\$317,825,941.98		\$107,254,079.07		\$118,976,253.31	\$24,480,410.02	\$4,483,936.94	\$72,222,526.68	\$20,897,974.07	



# DEPARTMENT OF CALIFORNIA

ENT, 704 POSTAL TELEGRAPH BUILDING, SAN FRANCISCO.

f 419 commercial banks, 133 savings banks, 6 trust companies, and 179 departmental banks; compared with totals as shown by the Report of Condition of August 14, 1912.

ASH ON HAND.		Exchanges for	Checks and	Other	Total Resources	Capital Stock	Surplus.	Undivided Profits.	Bills Payable	Due to Banks.	Individual Deposits.	State, County and	Postal Savings	Other Liabilities.	Number of
Other	Other Currency.	Clearing House.	Other Cash Items.	Resources.	and Liabilities.	Paid in.			Representing			(Secured by Bonds.)	Deposits.		Depositors.
of Money.									Money Borrowed.						
\$61,848.00	\$81,458.75	\$1,194,353.28	\$254,916.28	\$1,462,677.08	\$61,510,057.28	\$8,543,650.00	\$1,856,920.11	\$989,647.64		\$7,855,938.55	\$7,950,593.59	\$1,680,024.45	\$89,450.92	\$2,534,832.12	37,998
62,790.00	42,002.00	130,293.55	96,091.29	320,510.69	200,501,961.85	5,402,100.00	8,565,711.80	855,483.39		48,872.80	183,964,994.67	934,800.00	55,425.94	674,573.25	250,683
23.01		571,277.68	526.11	68,109.48	7,216,150.87	3,525,000.00	690,740.81	430,893.54			2,310,474.26			259,042.26	179
\$97,661.01	\$123,460.75	\$1,805,924.61	\$351,533.68	\$1,851,297.25	\$269,228,170.00	\$17,470,750.00	\$11,113,372.72	\$2,276,024.57		\$7,904,811.35	\$24,226,062.52	\$2,623,824.45	\$144,876.76	\$3,468,447.68	263,321
\$5,168.00	\$225,356.00	\$751,444.64	\$104,662.15	\$65,496.51	\$2,780,880.43	\$3,451,825.00	\$1,109,445.66	\$484,733.62	\$92,000.00	\$711,574.16	\$20,371,201.94	\$1,211,870.14	\$118,487.69	\$229,222.22	57,823
\$3,974.00	167,750.00	18,686.10	50,203.13	95,631,555.10	2,344,331.10	3,885,475.00	981,526.14	9,685.32		\$711,574.16	\$7,450,064.45	\$394,034.45	\$56,887.92	\$168,085.17	188,710
\$7,991.07		1,253.04	310,412.61	4,358,564.75	2,300,000.00	667,057.98	315,981.67				775,657.73			\$269,867.37	19
\$98,433.07	\$393,106.00	\$1,268,860.47	\$124,601.29	\$426,112.25	\$127,770,500.28	\$9,637,300.00	\$4,120,834.74	\$1,782,261.43	\$92,000.00	\$721,250.48	\$108,596,924.12	\$1,947,370.14	\$175,375.61	\$697,174.76	246,952
\$12,081.00	\$39,947.00	\$136,171.65	\$81,971.75	\$42,415.57	\$7,687,788.71	\$942,615.00	\$879,149.44	\$32,524.55	\$55,000.00	\$433,327.52	\$1,740,764.78	\$394,034.45	\$54,233.45	\$156,139.52	14,292
\$1,545.00	11,401.00	7,901.06	9,413.52	7,179.52	\$1,333,049.84	2,127,820.00	1,017,274.80	356,656.44			36,767,959.27	1,012,100.00	38,167.04	\$13,072.29	61,246
					352,009.61	200,000.00	50,000.00	426.24			101,487.62			95.75	
\$36,431.00	\$42,348.00	\$144,072.71	\$91,385.27	\$49,595.69	\$49,372,848.16	\$3,270,435.00	\$1,946,424.24	\$389,607.23	\$55,000.00	\$433,327.52	\$41,610,211.67	\$1,406,134.45	\$92,400.49	\$169,397.56	75,548
\$2,029.00	6,978.00	\$24,384.65	\$1,317.84	\$23,757.72	\$1,357,000.85	\$373,775.00	\$4,000.00	\$9,722.63		\$20,085.68	\$700,484.55	\$213,500.00	\$12,361.45	\$22,177.54	2,901
\$2,970.00	6,413.00	62,315.57	8,986.91	\$10,475.42	16,219,318.43	1,538,907.20	363,731.50	275,786.91		6,813.62	13,300,752.02	725,000.00	5,040.74	\$3,286.34	27,634
					212,219.20	200,000.00		882.50			11,336.79				
\$4,390.00	\$13,391.00	\$87,700.22	\$9,704.75	\$43,233.14	\$17,788,547.57	\$2,112,682.30	\$367,731.50	\$283,392.04		\$27,799.30	\$14,012,573.36	\$938,500.00	\$17,405.19	\$25,463.88	30,535
\$19,617.00	\$31,744.00	\$104,611.19	\$6,991.28	\$15,146.30	\$3,945,731.72	\$907,500.00	\$125,600.00	\$36,767.48		\$299,865.50	\$2,484,150.69	\$367,250.00	\$12,449.61	\$12,148.44	5,684
\$15,821.00	15,438.00	36,510.54	1,934.92		9,162,799.38	567,500.00	345,500.00	156,938.40		75,200.00	7,926,026.05	153,000.00			20,511
\$35,438.00	\$47,182.00	\$141,121.73	\$8,926.20	\$15,146.30	\$13,108,531.10	\$1,175,000.00	\$471,100.00	\$131,440.81		\$375,065.50	\$10,410,176.74	\$521,150.00	\$12,449.61	\$12,148.44	26,204
\$6,788.00	\$7,162.00	\$73,689.19	\$16,053.71	\$653.80	\$7,320,339.36	\$1,367,000.00	\$381,700.00	\$278,115.50		\$192,531.54	\$4,770,636.85	\$328,500.00	\$438.10	\$1,417.37	10,729
10.00	5.00	1,748.08	4,298.79	10,249,671.57	750,000.00	307,500.00	156,938.40				8,793,268.55		19,922.27	1,042.30	14,629
\$6,798.00	\$7,167.00	\$75,437.27	\$16,053.71	\$1,952.59	\$17,570,010.93	\$2,117,000.00	\$689,200.00	\$435,053.30		\$192,531.54	\$13,563,905.40	\$549,500.00	\$20,360.33	\$2,459.76	25,355
\$19,705.07	\$343,889.78	\$165,149.30	\$208,861.61	\$236,320.25	\$9,580,269.10	\$16,642,745.72	\$5,399,446.68	\$2,483,165.04	\$1,169,481.00	\$1,395,116.16	\$62,746,670.00	\$5,041,427.89	\$214,972.29	\$187,244.22	17,425
\$12,337.00	66,671.00	10,871.87	66,546.12	27,151.96	106,919,374.42	9,147,639.27	3,380,835.93	1,040,737.10	3,000.00	17,631.74	90,181,843.15	2,660,486.06	142,157.78	\$45,643.89	237,886
1,598.90		5,786.86	182.40	624,981.27	600,000.00		1,239.24				15,422.10			8,326.93	
\$233,611.06	\$410,560.78	\$177,621.17	\$281,194.59	\$263,654.61	\$203,124,624.79	\$26,389,784.99	\$9,089,282.61	\$3,525,135.38	\$1,172,481.00	\$1,412,747.90	\$152,943,935.25	\$8,001,913.95	\$357,139.17	\$241,213.54	416,511
\$730,232.07	\$727,535.53	\$2,450,894.00	\$674,774.62	\$1,846,467.23	\$265,181,576.45	\$31,929,110.72	\$10,656,261.89	\$4,314,696.46	\$1,316,481.00	\$10,909,339.11	\$133,764,502.40	\$9,245,606.93	\$702,396.71	\$3,143,181.43	597,129
\$582,417.00	309,080.00	767,666.50	201,058.86	428,819.51	480,017,730.59	23,413,841.57	16,329,885.13	7,761,801.71	3,000.00	158,203.48	428,384,908.16	6,742,786.06	317,601.65	\$1,576,821.81	
11,413.07		571,277.68	7,666.01	378,704.49	12,763,925.79	6,825,000.00	1,407,798.79	349,417.19			3,214,378.50			\$67,331.31	
\$324,092.14	\$1,097,515.53	\$3,789,138.18	\$881,390.49	\$2,653,991.23	\$67,963,232.83	\$62,167,952.29	\$27,793,945.81	\$8,825,915.36	\$1,319,481.00	\$11,067,542.59	\$565,363,780.06	\$15,988,392.99	\$819,998.76	\$1,616,215.67	1,114,123
\$3,735,369.73		\$2,590,933.07	\$831,374.33	\$2,767,409.35	\$676,098,568.55	\$61,537,742.47	\$26,997,007.32	\$9,297,237.00	\$1,818,336.66	\$11,287,900.50	\$547,232,769.28	\$14,078,559.24	\$427,138.91	\$899,877.77	

# STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL

Abstract of the Report of Condition of 548 State banks, including 80 branches, as of June 4, 1913, comprising the reports of 146 commercial banks, 1

Location.	Name of Bank.	Number of Banks and Branches.	LOANS AND DISCOUNTS.				Overdrafts.	Bonds, Warrants, and Other Securities.	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults.	Other Real Estate Owned.	Due from Banks.	ACTUAL CASH ON HAND.		
			Secured by Real Estate.	Secured by Collateral Other than Real Estate.	All Other Loans Unsecured.	Specie.						Other Lawful Money.	Other Currency.	
SAN FRANCISCO	Commercial	36	\$4,131,061.89	\$14,199,527.49	\$16,205,804.28	\$208,654.85	\$4,941,417.37	\$2,857,111.19	\$174,997.66	\$11,178,023.22	\$3,294,018.02	\$811,371.09	\$79,822.74	
	Savings		122,123,359.56	6,384,964.14			56,601,422.38	6,839,936.35	2,122,785.79	6,648,362.24	2,845,738.87	586,669.63	20,429.00	
	Trust		937,430.00	10,500.00			1,715,780.79	1,851,939.43	36,469.47	348,290.25		12,432.25		
	Total		\$127,191,851.45	\$20,594,991.63	\$16,205,804.28	\$208,654.85	\$63,258,020.54	\$11,548,986.97	\$2,334,252.92	\$18,174,675.71	\$6,139,756.89	\$1,410,472.88	\$109,251.74	
LOS ANGELES	Commercial	35	\$1,315,454.56	\$6,313,804.76	\$8,203,984.67	\$45,708.65	\$3,465,198.59	\$863,547.82	\$25,547.20	\$4,558,450.70	\$1,736,014.38	\$759,608.00	\$296,523.00	
	Savings		63,598,047.50	4,892,687.40		2,574.58	10,719,081.72	2,432,813.88	645,043.35	10,023,361.78	3,594,604.89	454,586.00	227,991.90	
	Trust		1,316,819.92	109,442.73			1,828,737.67	6,610.86	21,726.54	569,062.85		31,558.92		
	Total		\$95,140,321.98	\$11,225,994.89	\$8,203,984.67	\$48,283.23	\$16,013,017.98	\$3,302,972.56	\$692,317.00	\$15,151,475.33	\$5,330,619.27	\$1,245,752.92	\$794,514.00	
OAKLAND	Commercial	18	\$653,438.50	\$974,552.92	\$2,105,482.69	\$12,657.42	\$1,553,896.82	\$444,548.16	\$29,735.01	\$1,183,531.85	\$667,327.70	\$11,095.00	\$21,876.00	
	Savings		28,057,363.00	920,429.25			7,524,902.03	2,253,728.32	146,288.88	2,253,899.58	825,675.72	27,475.00	10,701.00	
	Trust						249,634.50			75,553.57		1,279.81		
	Total		\$28,710,801.50	\$1,894,982.17	\$2,105,482.69	\$12,657.42	\$9,328,436.44	\$2,698,276.48	\$176,023.89	\$3,512,898.00	\$1,493,003.42	\$42,849.81	\$32,577.00	
SACRAMENTO	Commercial	11	\$55,918.00	\$214,837.21	\$581,590.01	\$2,682.18	\$16,596.32	\$3,754.00		\$98,699.35	\$61,202.16	\$1,162.00	\$2,896.00	
	Savings		12,935,231.05	329,918.00			1,941,478.91	660,940.76	\$7,471.34	961,517.64	344,796.29	3,430.00	14,577.00	
	Trust		184,000.00	20,000.00						317.12		174.42		
	Total		\$13,155,149.05	\$564,755.21	\$581,590.01	\$2,682.18	\$1,958,075.23	\$964,694.76	\$7,471.34	\$1,060,534.11	\$405,998.36	\$4,706.42	\$17,473.00	
SAN DIEGO	Commercial	7	\$134,430.00	\$198,217.96	\$1,935,153.73	\$21,557.08	\$644,230.40	\$23,636.00		\$619,710.04	\$286,151.55	\$19,230.00	\$18,555.00	
	Savings		6,745,205.25	683,888.31		6.50	586,890.25	23,486.71		968,796.25	273,681.62	21,840.00	21,145.00	
	Trust													
	Total		\$6,879,635.25	\$882,106.27	\$1,935,153.73	\$21,557.08	\$1,231,120.65	\$46,523.31		\$1,579,416.29	\$559,833.17	\$41,070.00	\$39,700.00	
PORTLAND	Commercial	6	\$140,602.29	\$1,031,124.82	\$3,647,355.06	\$16,162.03	\$708,984.19	\$23,500.00	\$3,067.21	\$708,283.38	\$528,498.24	\$5,397.00	\$9,340.00	
	Savings		7,966,144.32	566,070.87			597,692.47	468,000.00	76,615.91	399,759.73	271,006.34	290.00		
	Trust													
	Total		\$8,106,746.61	\$1,597,195.69	\$3,647,355.06	\$16,162.03	\$1,306,676.66	\$491,500.00	\$79,683.12	\$1,159,043.11	\$799,504.58	\$5,687.00	\$9,340.00	
STATE (excluding above)	Commercial	432	\$13,058,409.48	\$9,228,542.66	\$35,258,391.11	\$256,997.41	\$11,611,920.06	\$4,207,148.50	\$681,760.65	\$13,311,254.49	\$5,166,145.81	\$403,613.46	\$319,548.00	
	Savings		74,353,412.75	5,981,381.78		47.18	15,449,758.11	3,479,646.08	358,390.88	8,390,342.38	2,568,715.00	200,150.00	29,255.00	
	Trust		326,176.00				216,036.73	14,000.00		75,860.69		911.19		
	Total		\$87,738,289.13	\$15,209,924.44	\$35,258,391.11	\$257,044.59	\$27,277,734.90	\$7,700,794.58	\$1,040,121.53	\$21,786,466.76	\$7,677,860.81	\$604,974.65	\$348,803.00	
STATE (as a whole)	Commercial	548	\$19,469,004.82	\$32,160,698.82	\$67,937,821.55	\$564,413.12	\$22,942,246.75	\$8,422,646.27	\$915,107.73	\$31,738,956.23	\$11,682,357.86	\$2,014,476.46	\$748,569.56	
	Savings		315,088,763.44	19,669,339.75		2,628.26	93,421,525.87	16,158,552.10	3,356,566.15	29,616,450.00	10,724,218.64	1,294,740.63	424,698.00	
	Trust		2,764,426.82	139,942.73			4,010,299.78	1,872,550.29	58,196.01	1,069,093.48		40,556.50		
	Grand total		\$22,257,222,765.08	\$51,969,971.30	\$67,937,821.55	\$567,041.38	\$120,373,982.40	\$26,453,748.66	\$4,329,869.89	\$62,124,509.31	\$22,406,576.50	\$3,355,573.68	\$1,172,668.50	
Report of Jan. 31, 1913			\$22,004,358.19	\$55,218,028.08	\$63,548,830.51	\$398,923.14	\$119,384,293.90	\$25,238,140.15	\$4,028,165.54	\$60,981,952.31	\$21,380,003.94	\$3,324,062.14	\$1,037,415.34	

# STATEMENT OF CALIFORNIA

TELEGRAPH BUILDING, SAN FRANCISCO.

36 savings banks, 6 trust companies, and 180 departmental banks; compared with totals as shown by the Report of Condition of January 31, 1913.

Exchanges for Clearing House.	Checks and Other Cash Items.	Other Resources.	Total Resources and Liabilities.	Capital Stock Paid In.	Surplus.	Undivided Profits.	Representing Money Borrowed.	Due to Banks.	Individual Deposits.	State, County and Municipal Deposits. (Secured by Bonds.)	Postal Savings Deposits.	Other Liabilities.	Number of Depositors.
\$979,152.08	\$188,787.25	\$1,852,428.04	\$61,102,236.84	\$8,543,650.00	\$1,878,170.11	\$832,785.29	\$10,000.00	\$7,993,652.82	\$36,569,288.20	\$1,627,771.39	\$100,246.97	\$3,546,672.06	39,363
171,654.21	90,992.72	361,894.79	204,801,089.08	5,551,970.00	8,584,535.79	3,852,150.41			185,233,054.95	913,485.11	61,581.06	604,303.36	282,229
2,663.89	1,792.66	61,945.36	4,982,154.67	3,525,000.00	665,000.00	523,492.17			73,869.00			194,853.44	
\$1,156,170.18	\$281,152.63	\$2,279,178.76	\$270,885,481.19	\$17,620,620.00	\$11,127,705.90	\$5,208,436.87	\$10,000.00	\$7,993,652.82	\$221,876,152.21	\$2,541,256.50	\$161,828.03	\$4,345,828.86	321,592
\$713,996.79	\$91,018.52	\$51,640.72	\$28,440,558.36	\$3,208,675.00	\$1,092,582.66	\$645,608.65		\$939,011.58	\$20,656,276.24	\$1,461,000.00	\$256,653.36	\$180,740.87	61,245
384,525.77	21,906.70	19,095.48	96,909,920.05	4,223,725.00	2,285,156.10	1,587,437.46		10,172.33	88,156,083.48	466,496.28	65,813.10	115,036.30	192,359
	12,243.51	393,107.36	4,289,310.36	2,393,150.00	618,344.47	431,549.79			563,211.17			293,054.93	
\$1,098,522.56	\$128,168.73	\$463,843.56	\$129,639,788.77	\$9,815,550.00	\$3,996,083.23	\$2,664,595.90		\$949,183.91	\$109,375,570.80	\$1,927,496.28	\$322,476.46	\$588,832.10	253,604
\$119,123.24	109,696.50	\$87,913.77	\$7,977,871.58	\$942,640.00	\$879,149.44	\$97,982.11	\$50,000.00	\$317,008.13	\$5,006,004.62	\$422,439.82	\$72,481.03	\$160,146.43	15,113
13,642.56	2,167.52	5,084.85	42,041,297.71	2,087,826.00	1,052,170.50	\$39,529.77			36,999,210.76	1,009,300.00	52,639.71	596.87	85,138
	19.87	55.80	826,543.64	200,000.00	50,000.00	6,331.33			70,212.31				
\$192,765.80	\$111,859.89	\$93,054.42	\$50,345,692.93	\$3,239,460.00	\$1,981,320.04	\$943,843.21	\$50,000.00	\$317,008.13	\$42,075,427.69	\$1,431,739.82	\$125,120.74	\$109,743.30	100,251
\$48,778.04	88,504.56	\$9,193.42	\$1,055,813.25	\$373,775.00	\$4,000.00	\$0,886.51		\$15,603.38	\$908,738.19	\$10,000.00	\$15,120.12	\$17,699.05	2,731
20,293.81	16,394.91	3,279.58	17,239,179.20	1,545,937.30	370,731.50	475,646.36			13,904,933.33	930,000.00	6,329.24	5,697.47	16,625
			201,491.54	200,000.00		4,491.54							
\$29,041.85	\$21,809.47	\$12,473.00	\$18,469,483.99	\$2,119,712.30	\$374,731.50	\$491,018.41		\$15,603.38	\$14,513,671.52	\$940,000.00	\$21,449.36	\$23,297.52	19,336
\$92,785.75	\$10,062.25	\$8,590.02	\$4,002,643.88	\$907,500.00	\$125,600.00	\$78,525.34		\$204,855.77	\$2,614,277.45	\$341,750.00	\$30,135.32		6,285
60,880.75	3,083.94		9,388,814.59	567,500.00	345,500.00	192,740.56			8,129,624.03	153,450.00			12,680
\$153,646.50	\$13,086.19	\$8,590.02	\$13,391,458.47	\$1,175,000.00	\$471,100.00	\$271,265.90		\$204,855.77	\$10,743,901.48	\$495,200.00	\$30,135.32		18,565
\$61,848.72	\$6,450.16	\$125.00	\$6,980,738.20	\$1,567,000.00	\$381,700.00	\$283,790.36		\$216,342.86	\$4,394,897.45	\$328,400.00	\$73.90	\$8,533.63	10,971
312.63	4,298.79		10,311,191.03	750,000.00	312,500.00	270,839.53			8,735,952.19	221,100.00	23,099.34		14,816
\$62,161.35	\$6,450.16	\$4,423.79	\$17,292,229.26	\$2,117,000.00	\$694,200.00	\$554,629.80		\$216,342.86	\$13,128,849.64	\$549,500.00	\$23,173.24	\$8,533.63	25,787
\$166,331.19	\$297,644.32	\$211,699.50	\$94,155,610.84	\$16,483,429.05	\$5,655,895.45	\$2,844,134.96	\$1,460,721.00	\$1,402,748.92	\$60,840,781.14	\$5,055,725.12	\$239,374.82	\$172,800.38	177,874
21,923.47	51,923.70	100,650.07	111,027,480.40	9,507,122.61	3,484,491.96	2,281,339.67	9,506.92	56,705.48	89,347,940.11	6,090,993.59	156,920.06	92,459.97	237,963
1,131.41			634,145.95	600,000.00		11,555.18			19,399.08			2,791.00	
\$191,161.66	\$259,769.46	\$914,659.57	\$295,817,297.19	\$26,500,551.66	\$9,146,387.44	\$5,137,429.81	\$1,470,227.92	\$1,459,454.40	\$150,208,120.93	\$11,146,718.71	\$396,294.88	\$268,051.44	415,897
\$2,152,018.81	\$712,073.56	\$2,251,500.47	\$203,715,452.95	\$31,526,699.05	\$10,017,097.66	\$4,793,713.22	\$1,550,721.00	\$11,089,223.46	\$129,690,263.29	\$9,247,086.23	\$714,095.52	\$4,086,583.42	313,582
679,077.20	189,359.49	99,913.56	491,719,124.60	21,234,074.91	16,435,085.98	9,499,686.76	9,506.92	66,877.81	430,504,798.85	9,784,824.98	306,382.51	818,003.97	841,780
2,663.89	15,097.48	458,109.09	10,436,646.16	6,908,150.00	1,333,344.47	977,200.01			726,632.22			490,699.46	
\$2,893,750.90	\$916,539.53	\$3,206,523.12	\$705,871,341.80	\$62,068,893.96	\$27,785,528.11	\$15,271,219.99	\$1,560,227.92	\$11,156,101.27	\$561,921,694.36	\$19,031,911.31	\$1,080,478.03	\$5,395,286.85	1,155,362
\$3,789,138.48	\$883,399.49	\$2,653,001.23	\$697,066,232.83	\$62,167,052.29	\$27,793,945.81	\$8,825,915.36	\$1,319,481.00	\$11,097,542.59	\$565,363,780.06	\$15,988,392.59	\$819,998.16	\$4,616,215.57	1,114,123





FIFTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

OF THE

STATE OF CALIFORNIA

1914

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Showing the Financial Condition of State Banks at the Close of  
Business June 30, 1914



CALIFORNIA  
STATE PRINTING OFFICE  
1914



## INTRODUCTORY LETTER.

October 31, 1914.

*His Excellency* HIRAM W. JOHNSON,  
*Governor of the State of California,*  
*Sacramento, California.*

DEAR SIR: I herewith submit the fifth annual report of the superintendent of banks of the State of California, pursuant to section 140 of the Bank Act, enacted by the twenty-eighth session of the legislature and effective July 1, 1909.

During the fiscal year which ended June 30, 1914, those banks of California that are under the jurisdiction of the state banking department enjoyed prosperity. Their resources showed a splendid increase over the great aggregate of the year before. Their banking power was broadened to meet an expanding field of industry and was reflected in a magnificent total of loans and discounts.

The state banks of California are entitled to the fullest confidence of the people of the state. They are well managed by conscientious and capable officers and directors. An increasing volume of business in the state, demanding enormous credit facilities, has been well met by our state banks during the fiscal year. Deposits have increased, resources are greater and credit conditions demonstrate a growth of business that is healthful. As reflected in their banks the people of California are prosperous in all departments of productive energy.

It should be a matter of congratulation that all of the state banks of California have been successful during the fiscal year when there was an unquestioned depression in business and a financial strain since imposed primarily by the European war. It is gratifying, however, to report that the state banks of California, unlike similar institutions in some other states, have felt unsettled conditions only in a very small way. The state banks of California have practically escaped the consequences of the financial unrest which has spread so widely over the world. Our banks have endured less of commercial stagnation than have others and the prosperity of the state has not even been held stationary, much less retarded. Capital is active, industry is widespread and enterprise is successful. This is the significant story told in the condition of state banks for the fiscal year now under discussion.

As related in the called report of June 30, 1914, the condition of the state banks of California is one of the most satisfactory in the United States. This condition is representative of a prosperity far in excess of what might be expected from the population of the state. The combined assets of the state banks of California on that date were \$745,221,700.08, an increase in assets over the previous year of an aggregate

of \$39,404,358.28. This advance of assets, as representative only of one of the elements of the banking power of the state, proves the marked prosperity which California has enjoyed under world conditions which have been recognized as not the best. Upon the same date the banks of this state had in loans and discounts an aggregate of \$465,417,351.17, an increase of \$7,019,741.86. There was at the same time cash on hand in banks of the state a total sum of \$30,548,948.12, an increase over the aggregate of the preceding year of \$3,614,139.44. On the last day of the fiscal year of 1913-1914 there were in the state banks of California \$575,557,512.10 in individual deposits. This aggregate represents an increase over the previous year of \$13,635,817.74.

This total of deposits represents a steady, healthful and substantial growth. It is significant that in the last three years and a half, from January, 1911, to June 30, 1914, the deposits, individually considered and representative of the banking wealth of the people of California, increased in the state banks alone more than \$108,000,000.

Of the aggregate of \$575,557,512.10 there were \$449,221,639.57 in saving deposits of individuals alone. This remarkable total of savings deposits, representative of the prosperity, frugality, thrift and progress of the people of California, brings this state up in these deposits to fourth in the entire United States.

At the close of the fiscal year 1913-1914 the aggregate capital invested in the state banks of California was \$62,173,816.66, which was \$495,077.30 less than the preceding year. This decrease, however, represents no untoward circumstance, as primarily it was caused by the retirement as a banking institution of a corporation with a capital of \$1,100,000 and a surplus of \$110,000 and which was engaged only in the trust banking business. On the other hand, there was an increase of \$703,535.71 in the surplus of state banks. On June 30, 1914, the state banks of California had accumulated a surplus, in addition to their capital, of \$28,489,063.82 showing to what very great extent the bankers of California are seeking to strengthen their institutions and to increase the confidence in which they are held by the public.

The condition of the banks of California proves that the working capital of the state is employed to its highest advantage. There is a healthy development of the resources of the state. The people are prosperous and domestic conditions are established on so firm a basis that external conditions have operated only in a minimum degree.

Since my last report ample time has been given to judge in experience of the effect of the many important amendments to the Bank Act made by the legislature at its session in 1913. These amendments in their aggregate accomplished a practical revision of the banking laws of this



state, making them more effective in operation, more definite in application and more thoroughly representative of desired conditions than the Bank Act of 1909 and the amendments of 1911. It is a matter of gratification to bankers and to those who deal with the banking community that in the amended act of 1913 greater liberality in the conduct of banking assets and greater elasticity in the handling of loans and discounts were given.

This, particularly in the field of commercial banking in this state, has worked to the advantage of the community at large. Opportunity has been given for the development of legitimate enterprise and localities throughout the state have benefited from the more liberal treatment of banking facilities. At the same time greater discretion and more significant latitude have been given to the operations of the supervisory authority that there might not creep into the remodeled system of state banking abuses which work to the injury either of the banks or of the communities in which they are organized. I am pleased to report that there is now a very general observance of the law in this state. A violation of our statutes is now an exception, readily brought within the observation of the state banking department and easily adjusted. The bankers as a whole recognize the necessities of supervision and meet these requirements in good spirit. While greater liberties have been given to the commercial banks in the organization of the credit of the communities, at the same time these broadened powers must be and are exercised strictly within the limits of safety.

Among the most important of the changes made practicable by the amendments of 1913 was that providing for an examination by this department of the bonds submitted by corporations for investments by the state banks. We have created within the department a bond department which gives critical consideration to every bond issue submitted for public patronage. The activities of the state banking department in this reference have been of material advantage, not only to the banks but to the conservative investing public. We are enabled now to fortify all of the banks under the state jurisdiction as against unwise or hazardous investments in bonds. All public utility corporations must pass their bonds in critical review before this department.

As an incident in this new administration corporations have indicated very generally the desirability of securing the approval of the state banking department for their credit instruments. Banks have now the means of ascertaining absolutely the character of bonds which are offered for purchase and it is now quite beyond the range of probability that investments by banks in this kind of securities will be ill advised.

An interesting extension of this public service has manifested itself in the desire of real estate corporations to have the state banking depart-

ment pass judgment upon their bond issues. This indication, which is distinctly one of good faith, is of common benefit to the corporation seeking credit and to the public which desires to invest its money in such securities. We anticipate a rapidly broadening influence of the state banking department in this particular field.

I desire also to report the establishment of a credit department, the purpose of which is to have at our command the standing of borrowers in all of the banks of the state. We are enabled, through the institution of this department, which rapidly is being brought to a state of high efficiency, to give valuable advice to banks in their credit department and at the same time be able to have broader vision and closer knowledge of the credit of large borrowers than any single institution or any group of banks.

Among the important amendments to the Bank Act adopted at the session of the legislature in 1913, was one which provides that all amounts of money heretofore or hereafter deposited with any banks to the credit of depositors who have not made a deposit on said account, or withdrawn any part thereof, or the interest, or which shall have remained unclaimed, for more than twenty years after the date of such deposit or withdrawal of any part of principal or interest, and for which no claimant is known or the depositor can not be found, shall, with the increase and proceeds thereof, be deposited with the state treasurer in the same manner and subject to the same distribution as provided for the estates of deceased persons in section 1234 of the Code of Civil Procedure. To this amendment there has been interposed by the banks a legal objection.

This protest in no way reflects the desire on the part of the banks to evade the intention of the act, but they wish simply to determine their responsibility beyond any question. They have therefore, upon an agreed statement of facts, submitted the question for court decision. In the event that an opinion shall be rendered adverse to the statute I recommend that an amendment be presented to the legislature at its next session. As a matter of public policy most of the states of the United States make provision that deposits conditioned similarly to those described in our statute shall be placed in the custody of the state and revert finally to the school fund. The objection which we here indicate as having been made is one purely of administration and not of policy.

I desire also to report that one of the amendments to the Bank Act adopted in 1913, that which particularly enlarges the capacity of banks to engage in so-called school savings banking, has met with a very generous response, and there are now several of our largest and most thickly settled communities enjoying the advantages of this new system. Expe-

rience indicates that the establishment of these so-called school banks as branch offices of regularly organized institutions will inspire a spirit of thrift in school children.

The amendment to the Bank Act which enables the state banking department to give to recalcitrant or feeble institutions such special care and attention as may be necessary for their protection or improvement has worked to excellent advantage. We are enabled now without working an injustice to progressive and self sustaining banks to assist other institutions.

I am convinced that an amendment may be made to the trust sections of the Bank Act so that abstract companies may be permitted to act in the capacity of trustees in securing legal title to realty as one of the incidents of transactions whose ultimate object is the transfer of property through a corporate intermediary. The law governing trust companies in this state gives exclusive capacity to act as trustee for any purpose permitted by law only to those corporations which are organized within the limitations of the Bank Act, or under the provisions of section 453*r* of the Civil Code. In this manner abstract companies, which find their field of operation in practically all of the county seats of the state, are barred from an incident in their legitimate conduct of affairs. There would appear to be no hazard and apparently no objection to abstract companies being permitted to act in conjunction with their ordinary affairs as escrow men or trustees in holding for a time the legal title to property. I suggest therefore that such an amendment to the law be made.

It is a matter of satisfaction to the state banking department that the changes made by the amendments to the Bank Act in 1913 affecting trust companies have worked well to the advantage of the state. Trust companies may be formed now in smaller communities with a minimum capitalization of one hundred thousand dollars. Advantage of this provision has been taken and there has been broadened very materially the field of trust companies in this state. The new law has added also to the dignity which necessarily should surround the operations of trust companies and a very commendable spirit has been displayed by the public at large in urging that unauthorized companies, copartnerships and individuals be prohibited from an unwarranted and illegal exercise of trust functions.

I earnestly recommend also that an amendment to the Bank Act be adopted so as clearly to establish the authority of state law over those state banks which may become members of the federal reserve bank. It will be remembered that at the session of the state legislature in 1913, and before the adoption of the Federal Reserve Act, it was deemed



advisable that an amendment to the Bank Act of California be adopted so as to give privilege to the banks of this state to become members of the prospective federal reserve bank. This amendment was adopted in anticipation of the creation of the federal reserve association and also as a precautionary measure to permit banks of California to avail themselves of every advantage contemplated in the enactment of the federal law.

It has been found, however, that far too broad a license may be construed into section 56 of the Bank Act which permits state banks to join the federal reserve banks. I believe it imperative, therefore, that an amendment which will prevent the lessening of the strength or an encroachment upon the stability of state banks in this relationship must be adopted. There should be in section 56 of the Bank Act of California a reservation that all banks which become members of the federal reserve association and units in the regional reserve district of which this state is a part shall remain in all respects subject to the laws of this state and to the supervision of the superintendent of banks.

In the same connection we have had under discussion with the federal reserve board the character of membership which banks under state jurisdiction in California may enjoy as members of the federal reserve association. This state is practically the only one in the United States which has found it wise to departmentize to the final expression of safety by complete segregation of each department. There has arisen in consequence some doubt as to the conditions under which a state bank may become a member of a federal reserve bank. I have submitted to the federal reserve board the point of view of this department, particularly in that reference which indicates our desire to preserve in its complete integrity the departmental feature of our Bank Act. It is quite a matter of serious concern to this state that the line of demarcation between the savings department and the commercial department and the trust department shall be maintained to the last analysis in every banking institution.

We have also under consideration with the federal reserve association our point of view, which we have found it necessary to present insistently, that savings depositors in this state be protected against the hazards of commercial banking. Under the Bank Act of California the greatest care has been taken to protect the public against any investment of savings in the assets of commercial banking. Our savings banks are hedged about by a restricted field of investments and loans. In opposition and contrast to this protective policy of California, some national banks resident in this state are seeking to create the impression that they have not only equal authority to solicit savings deposits but



that to these deposits is given a security at least equal to that insisted upon by state law.

This is not a condition which suggests itself to this department as working to the best advantage of those who desire to place in banks their savings. We have asked the federal reserve board, therefore, to indicate to us whether or not the word "savings" and the conduct of all banking business which is in the manner of a savings bank business shall be protected as against such invasion by national banks located in California. To these inquiries we have yet to receive a reply. Until we are given an answer to both of these important questions it will be impossible to suggest a prospective amendment to our law which will protect the state against what seems to be a loosening of the restrictive legislation which has been woven around the savings of the people of this state.

I desire also to suggest an amendment to the Bank Act which will equalize the reserve requirements of state banks with that of national banks and members of the regional federal reserve banks. It has been found expedient by the national government to reduce the reserve requirements primarily because of the centralized reserves which are now provided for in regional reserve banks. If we insist upon the present state law requirement, state commercial banks will unnecessarily be placed at a disadvantage. I believe that we may fully, within the limitations of complete safety, reduce the reserve requirements to an equality with those of the other banks involved.

I desire respectfully to suggest the propriety of an amendment to our law by which the organization of banking corporations in this state will be placed completely within the purview and at the discretion of the state banking department. It is now the law that groups of men may organize banking corporations without authority from this department. The general statutes incorporated in the Civil Code govern the incorporation of all corporations. It would be eminently advisable that banking corporations should be withdrawn from such a privilege, and that every step in the organization, from an expression of a desire to organize until the granting of a certificate of final authority to conduct a banking business, should be absolutely under the direction of the state banking department.

As the law now stands in this state there is a divided authority as between the secretary of state and the state banking department in the organization of banking corporations. Although the final governmental act, which gives to a banking corporation its right to conduct a banking business, is the act of the superintendent of banks there is

in this governmental scheme a confusion of ideas unnecessarily burdensome upon incorporators and upon the departments of government involved.

I urgently suggest therefore that an amendment to the law be made taking the organization of all banking corporations from the secretary of state and making it resident in the superintendent of banks. Such an amendment will be in harmony with the latest expression of state legislatures in this reference. It will bring our banks also in agreement as far as their organization is concerned with the national system. As we are now conditioned, the public convenience and advantage must be considered in the licensing of a banking corporation, but at the same time we permit a corporation to be formed before the question of the public convenience or advantage may even be discussed. Obviously this is not to the best advantage either of organizers or of the departments of government interested.

It is my purpose to suggest certain other amendments to the Bank Act of this state. These amendments will relate purely to adjustments which experience has demonstrated as necessary and are concerned only with minor matters. We have found perhaps here and there an inadequacy or clumsiness of expression or a minor conflict as between sections, the result of the enormous task of practical revision which was accomplished in 1913. I wish particularly to bring every section of the act, which may have a bearing upon any other, into complete harmony of expression as well as of purpose and intention. With that in view I shall ask certain other amendments to the Bank Act.

I beg also to report that rapid and satisfactory progress has been made in the liquidation of banks which have been sequestered and which are now passing through the various stages of dissolution. The success which has attended the efforts of this department in this regard argues well for the liquidation of sequestered banks by the state banking department.

I have to report also that Citizens Bank of Visalia was closed by me because of unsatisfactory management resulting in an unnecessary hazard to the institution. As soon as manifest provisions of law were obeyed, a new management installed and new capital invested in the institution, I permitted its reopening upon a complete basis of solvency. I have also to report that the liquidation of the Bank of Modoc County has been concluded. The condition of other banks in liquidation at the close of the fiscal year under discussion will be shown more completely in detail in the report which follows.

During the fiscal year 1913-1914, 19 new banks were organized and began business under authority of state law. Of the banks thus newly established 5 are devoted exclusively to a commercial banking business,

2 are savings banks, 2 are trust companies and 10 are departmentized with the privilege of conducting a commercial and savings bank business. At the close of business on June 30, 1914, there were under the jurisdiction of this department 473 state banks, with 77 branch offices. Of these 138 are commercial banks, 137 are savings banks, 7 are trust companies, 175 are commercial and savings departmental banks, 14 are commercial, savings and trust companies, 1 is a savings and trust company and 1 is a commercial and trust company.

During the fiscal year under discussion 6 banks were authorized to establish new branch offices. Six institutions availed themselves of the new law which permits so-called school savings banks to accept the responsibility of the collection of school savings. In the institutions already established in the state 2 introduced commercial departments, 9 broadened their sphere of activity to include savings departments and 2 others took advantage of the new law to establish trust departments in their institutions.

During the year 3 banks, their sphere of activity and influence no longer being profitable, voluntarily retired as banking institutions. Six state institutions voluntarily closed their branch offices. This tendency, however, was one looking to the greater stability of the home office and the needlessness of maintaining banking facilities in districts well equipped. Ten banks changed their names during the year. Four institutions passed into the national system. This very small percentage of banks removing themselves from the influence of state laws and accepting the government of national authority is of particular significance in view of the creation of the Federal Reserve Act. Nine banks found it to their advantage to sell their assets to others, thus strengthening the banking situation in which the transactions took place. In 12 banks of the state the capital stock was increased and in 6 it was reduced. The reduction, however, was not an untoward indication, as in all instances it was found that the banks had been capitalized in excess of the necessities of their communities. Two banks became extinct by consolidation, thus introducing into the state system a new and stronger bank than either of those which disappeared.

All of the banks in the state system rendered a called report of condition as of the close of business on the following days: December 24, 1913; March 11, 1914; June 30, 1914.

As already indicated these reports disclosed most substantial increases in assets, deposits, cash on hand, surplus and loans and discounts as compared with the previous year. The aggregate is best expressed in a tabulated form, the comparison being made as between the called

report of June 30, 1914, and the called report of June 4, 1913, as follows:

	1912-1913	1913-1914	Increase	Decrease
Assets -----	\$765,817,341 86	\$745,221,700 08	\$39,404,358 28	-----
Loans and discounts-----	458,397,609 31	465,417,351 17	7,019,741 86	-----
Cash on hand-----	26,934,808 66	30,548,948 12	3,614,139 44	-----
Capital -----	62,668,893 96	62,173,816 66	-----	\$495,077 30
Surplus -----	27,785,528 11	28,489,063 82	703,535 71	-----
Undivided profits -----	15,271,219 99	10,524,715 30	-----	4,746,504 69
Individual deposits -----	561,921,694 36	575,557,512 10	13,635,817 74	-----

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Names and compensations of all persons employed by the superintendent of banks and the whole amount of receipts and expenses of the department during the fiscal year.
4. Names of banks placed in the hands of the superintendent of banks in process of liquidation and the amount of dividends paid thereon.
5. Miscellaneous changes in banks.
6. Reports of deposits unclaimed for more than twenty years.
7. Tabulated statement of condition of banks.

Yours very truly,

W. R. WILLIAMS,  
Superintendent of Banks.



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# STATEMENTS

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## 2. "THE HIBERNIA SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated September 6, 1864.

OFFICERS—Charles Mayo, President; E. J. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.  
DIRECTORS—Alfred R. Kelly, R. M. Tobin, Charles Mayo, Joseph S. Tobin, Edward J. Tobin, Clement P. Tobin, Thomas A. Driscoll,  
Joseph O. Tobin.

Statement of June 30, 1914.

RESOURCES.		Commercial department	Savings department	Combined
Loans and discounts-----				
Overdrafts-----			\$24,702,480 94	
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			18,707,835 02	
Safe deposit vaults-----			988,819 38	
Other real estate owned-----				
Due from reserve banks-----			1,002,635 55	
Due from other banks-----				
Actual cash on hand-----				
Exchanges for clearing house-----			2,493,021 32	
Checks and other cash items-----			50,357 95	
Other resources-----			1,017 30	
			174,989 15	
Totals-----			\$50,021,156 61	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$3,694,819 28	
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----			55,132,574 56	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			203,762 77	
			\$50,021,156 61	

### 3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840.

OFFICERS—A. G. Fay, First Agent; A. B. Ireland, Second Agent; A. G. Wallis, Secretary, Montreal, Canada.  
DIRECTORS—J. H. Brodie, J. H. Mayne Campbell, E. A. Hoare, Frederick Lubbock, C. E. Tomkinson, G. C. Whatman, F. R. S.  
Balfour.

Statement of June 30, 1914.

#### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$1,283,577 41		
Overdrafts	26,691 43		
Bonds, warrants, and other securities	410 31		
Bank premises, furniture and fixtures	12,087 81		
Safe deposit vaults	210,008 15		
Other real estate owned	150,000 00		
Due from reserve banks	114,569 80		
Due from other banks	65,752 74		
Actual cash on hand	6,829 65		
Exchanges for clearing house	342,813 97		
Checks and other cash items			
Other resources			
Totals	\$2,212,781 30		

#### LIABILITIES.

Capital stock paid in	\$250,000 00
Surplus	50,000 00
Undivided profits, less expenses and taxes paid	6,888 63
Other existing profits, collected, but not in undivided profits account	
Bills payable (including certificates of deposit representing money borrowed)	
Deposits, due to banks	438,337 57
Deposits, unpaid	
Individual deposits subject to check	
Savings deposits	730,380 53
Demand certificates of deposit	
Time certificates of deposit	179,282 70
Certified checks	1,378 80
Cashier's checks	
State, county and municipal deposits	4,984 78
Postal savings deposits	
Other liabilities	501,528 20
Totals	\$2,212,781 30

\*Total capital £1,000,000. Apportioned to San Francisco branch \$250,000.00.



#### 4. SAVINGS UNION BANK AND TRUST COMPANY—SAN FRANCISCO.

Incorporated June 18, 1862.

OFFICERS—John S. Drum, President; G. D. Greenwood, Vice-President; C. O. G. Miller, Second Vice-President; R. M. Welch, Third Vice-President and Secretary; R. B. Burmeister, Treasurer and Cashier; C. F. Hamsher, Assistant Cashier; W. A. Day, Assistant Cashier; A. M. Whittle, Assistant Cashier; D. L. Clarke, Assistant Secretary.  
DIRECTORS—John S. Drum, G. D. Greenwood, C. O. G. Miller, F. B. Anderson, R. M. Welch, E. C. Burr, Fred H. Beaver, Henry C. Breeden, F. J. Carolan, W. B. Dunning, Vanderlyn Stow, Warden D. Clark, Ralston L. White, William H. Crocker, Horace Davis, F. D. Madison, Jas. J. Fagan, John D. McKee, Arthur A. Smith, Wallace M. Alexander, F. W. Dohrmann.

##### Statement of June 30, 1914.

RESOURCES.	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts	\$1,719,897 86	\$20,662,398 84	\$30,450 00	—	\$22,412,744 70
Overdrafts	3,176 87	—	—	—	3,176 87
Bonds, warrants and other securities	—	9,895,450 30	452,461 00	\$100,000 00	10,447,911 30
		1,000,000 00	—	—	1,000,000 00
					130,000 00

### 3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840

OFFICERS—A. G. Fyfe, First Agent; A. B. Ireland, Secy.  
 Directors—J. H. Brodie, J. H. Macdonald,  
 Balfour



## 6, 6A, 6B AND 6C. THE GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated February 15, 1868.

OFFICERS—N. Ohlandt, President; George Tourny, Vice-President; J. W. Van Bergen, Vice-President; A. H. Muller, Secretary; A. H. R. Schmidt, Treasurer and Vice-President; George Tourny, Manager; A. H. R. Schmidt, Cashier; William H. Herrmann, Assistant Cashier; G. J. O. Folte, Assistant Secretary; William D. Newhouse, John H. Dieckmann, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, Henry Meyer.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$1,760,171 57	\$38,728,292 83	\$40,488,464 40
Overdrafts-----				
Bonds, warrants, and other securities-----		1,505,500 00	12,180,335 04	13,685,835 04
Bank premises, furniture and fixtures-----			1 00	1 00
Safe deposit vaults-----				
Other real estate owned-----			1 00	1 00
Due from reserve banks-----				
Due from other banks-----				
Actual cash on hand-----		946,322 82	3,431,431 26	4,377,754 08
Exchanges for clearing house-----				
Checks and other cash items-----		4,413 91	100,164 70	104,578 61
Other resources-----			1 00	1 00
Totals-----		\$4,216,408 30	\$54,440,226 83	\$58,656,635 13
LIABILITIES.				
Capital stock paid in-----		\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus-----		125,000 00	1,650,000 00	1,775,000 00
Undivided profits, less expenses and taxes paid-----			85,717 65	85,717 65
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		50,041 66	433 17	50,474 83
Dividends unpaid-----				
Individual deposits subject to check-----		3,385,985 47	150,000 00	3,535,985 47
Savings deposits-----		150,000 00	52,037,076 01	52,187,076 01
Demand certificates of deposit-----				
Time certificates of deposit-----		5,381 17		5,381 17
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$4,216,408 30	\$54,440,226 83	\$58,656,635 13

NOTE.—The above statement includes the business of the Mission street, Clement street, and Haight street branch offices.



# 7. "DONOHUE-KELLY BANKING COMPANY"—SAN FRANCISCO.

Incorporated March 2, 1891.

OFFICERS—Jos. A. Donohue, President; George Whittell, Vice-President; John Ed Fitzpatrick, Secretary and Treasurer; John Ed Fitzpatrick, Cashier; John T. Dispaux, Assistant Cashier.  
 DIRECTORS—Jos. A. Donohue, Edward L. Eyre, George Whittell, R. H. Pease, Chr de Guigne, Joseph D. Grant, F. P. Cole, J. C. Welsh, Arthur J. Caure, Thos. H. Kelly.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$2,002,553 32		
Bonds, warrants, and other securities	26,682 05		
Bank premises, furniture and fixtures	112,291 89		
Safe deposit vaults	5,370 14		
Other real estate owned	2 00		
Due from reserve banks	49,453 30		
Due from other banks	39,033 25		
Actual cash on hand	350,425 20		
Exchanges for clearing house	67,546 70		
Checks and other cash items	14,134 62		
Other resources	109,270 76		
Totals	\$2,776,733 32		

## LIABILITIES.

Capital stock paid in			
Surplus	\$650,000 00		
Undivided profits, less expenses and taxes paid	200,000 00		
Other existing profits, collected, but not in undivided profits account	39,064 33		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	72,438 46		
Individual deposits subject to check			
Savings deposits			
Time and certificates of deposit	1,470,462 66		
Time certificates of deposit			
Certified checks	3,465 61		
Cashier's checks	130,954 43		
State, county and municipal deposits	14,149 52		
Postal savings deposits	18,646 08		
Other liabilities	50,000 00		
Totals	78,582 23		
	\$2,776,733 32		

## 8. HUMBOLDT SAVINGS BANK—SAN FRANCISCO.

Incorporated November 25, 1869.

Officers—William H. Crocker, Vice-President; W. A. Frederick, Vice-President; H. C. Klaveschl, Secretary, Treasurer, and Cashier; J. S. Curran, Assistant Cashier.  
 Directors—William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keys, R. D. Robbins, I. Kohn, Rudolph Herold, Jr., Philip Zimmerman.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$195,042 73	\$4,787,925 60	\$4,982,968 33
Bonds, warrants, and other securities.....	313 64		313 66
Bank premises, furniture and fixtures.....	325,260 00	703,202 68	1,028,462 68
Safe deposit vaults.....		1,138,000 00	1,138,000 00
Other real estate owned.....		80,000 00	80,000 00
Due from reserve banks.....		66,000 00	66,000 00
Due from other banks.....	71,441 01	311,693 67	383,134 68
Actual cash on hand.....	42,366 31	140,965 46	183,331 76
Exchanges for clearing house.....	433 80	337 10	770 90
Checks and other cash items.....	130 00	23,127 90	23,127 90
Other resources.....			150 00
<b>Totals</b> .....	<b>\$638,207 54</b>	<b>\$7,200,252 50</b>	<b>\$7,838,460 04</b>
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$50,000 00	\$550,000 00	\$600,000 00
Undivided profits, less expenses and taxes paid.....	50,000 00	350,000 00	400,000 00
Other existing profits, collected, but not in undivided profits account.....		9,963 06	9,963 06
Bills payable, including certificates of deposit representing money borrowed.....			
Deposits, due to banks.....			
Dividends, unpaid.....	513,969 83		513,969 83
Individual deposits subject to check.....	12,602 47	6,322,280 44	12,602 47
Savings deposits.....		10,000 00	10,000 00
Demand certificates of deposit.....		18,000 00	18,000 00
Time certificates of deposit.....			
Certified checks.....	10,662 00		513,969 83
Cashier's checks.....	973 15		6,322,280 44
State, county and municipal deposits.....			12,602 47
Postal savings deposits.....			10,662 00
Other liabilities.....			973 15
<b>Totals</b> .....	<b>\$638,207 54</b>	<b>\$7,200,252 50</b>	<b>\$7,838,460 04</b>

# 10 AND 10A.—YOKOHAMA SPECIE BANK, LTD.—SAN FRANCISCO BRANCH.

Incorporated in Japan February 28, 1880.

Officers.—Junnosuke Inouye, President; Yuki Yamakawa, Vice-President; T. Asano, Secretary; Junzo Fujihira, Manager; Tetsu Suto, Per Pro Manager; Chotaro Arima, Per Pro Manager; Taro Hodsuni, Per Pro Manager; Kimpel Takeuchi, Per Pro Manager. Directors.—Nagatake Sonai, Esq., Riveyon Kinura, Esq., Yuki Yamakawa, Esq., Tchemosuke Kawashima, Esq., Junnosuke Inouye, Esq., Kokichi Sonoda, Esq., Rokuro Hara, Esq., Masunosuke Odagiri, Esq., Baron Koyata Iwasaki, K. Tatsumi.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$842,346 44		
Overdrafts-----			
Bonds, warrants, and other securities-----	19,723 18		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	211,225 93		
Other real estate owned-----	1,943,433 96		
Due from other banks-----	162,803 64		
Due from other banks-----	49,772 18		
Actual cash on hand-----	13,148 30		
Exchanges for clearing house-----	3,435 13		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$3,186,088 06		

## LIABILITIES.

Capital stock paid in-----	\$825,000 00
Surplus-----	81,250 00
Undivided profits, less expenses and taxes paid-----	19,661 72
Other existing profits, collected, but not in undivided profits account-----	
Bills payable (including certificates of deposit representing money borrowed)-----	1,063,186 06
Deposits, due to banks-----	296,333 94
Dividends unpaid-----	
Individual deposits subject to check-----	
Savings deposits-----	162,447 43
Demand certificates of deposit-----	480,251 17
Time certificates of deposit-----	718 35
Certified checks-----	33,373 59
Cashier's checks-----	
State, county and municipal deposits-----	
Postal savings deposits-----	
Other liabilities-----	23,855 40
Totals-----	\$3,186,088 06

NOTE.—The above statement includes the business of the Los Angeles branch office.

## 11. SECURITY SAVINGS BANK—SAN FRANCISCO.

Incorporated March 4, 1871.

OFFICERS—William Babcock, President; S. L. Abbot, Vice-President and Treasurer; Edward D. Oakley, Secretary and Cashier; W. T. Pagar, Assistant Cashier; Fred T. Jenner, Assistant Cashier.  
 DIRECTORS—S. L. Abbot, William Babcock, Edward D. Oakley, Warren D. Clark, Jas. L. Flood, Jos. D. Grant, J. A. Donohoe, L. F. Monteagle, E. J. McCutchen, R. H. Pease, Jacob Stern, Harry Babcock.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$3,492,258 59	
Overdrafts.....			1,095,065 00	
Bonds, warrants, and other securities.....			150,000 00	
Bank premises, furniture and fixtures.....			914 27	
Safe deposit vaults.....			256,171 05	
Other real estate owned.....			8,029 10	
Due from reserve banks.....			\$9,581 11	
Due from other banks.....			1,192 60	
Actual cash on hand.....		7	1,262 02	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$4,024,073 74	
LIABILITIES.				
Capital stock paid in.....			\$500,000 00	
Surplus.....			135,000 00	
Undivided profits, less expenses and taxes paid.....			30,209 17	
Other existing profits, collected, but not in undivided profits account.....			262,901 81	
Bills payable (including certificates of deposit representing money borrowed).....			5,577 02	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			3,600,985 74	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$4,024,073 74	



## 12. FRENCH-AMERICAN BANK OF SAVINGS—SAN FRANCISCO.

Incorporated February 1, 1860. (Extended for 50 years February 1, 1910.)

OFFICERS—A. Legallet, President; L. Bocqueraz, Vice-President; J. M. Dupas, Vice-President; A. Bousquet, Secretary; M. Girard, Treasurer and Cashier; P. Bellemans, Assistant Cashier.  
 DIRECTORS—George Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, A. Legallet, George McNear, Xavier de Pichon.

Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$838,718 01	\$3,797,016 95	\$4,635,734 96
Bonds, warrants, and other securities	2,565 17	1,115,751 51	1,313,359 01
Bank premises, furniture and fixtures	199,947 50	466,572 47	466,572 47
Safe deposit vaults		41,040 00	41,040 00
Other real estate owned	7,335 48	98,093 88	35,469 86
Due from reserve banks	144,402 43	218,731 34	363,133 77
Due from other banks	53,213 24		53,213 24
Actual cash on hand	79,083 00		187,908 42
Exchanges for clearing house	25,469 57	108,825 42	42,135 54
Checks and other cash items	14,280 54	16,665 97	14,280 54
Other resources	137,879 21	64,549 83	202,429 04
Totals	\$1,502,614 15	\$5,890,207 37	\$7,392,821 52

### LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$390,000 00	\$450,000 00	\$750,000 00
Other existing profits, collected, but not in undivided profits account	80,000 00	114,000 00	194,000 00
Bills payable (including certificates of deposit representing money borrowed)	36,829 14	76,663 37	113,492 51
Deposits, due to banks			
Dividends unpaid	64,495 63		64,495 63
Individual deposits subject to check		68 50	68 50
Savings deposits	665,810 08		665,810 08
Demand certificates of deposit		4,970,400 07	4,970,400 07
Time certificates of deposit	730 00		730 00
Certified checks	35,900 00		35,900 00
Cashier's checks	8,949 45		8,949 45
State, county and municipal deposits	8,222 58		8,222 58
Federal savings deposits	159,700 00	211,500 00	371,200 00
Other liabilities		30,996 47	30,996 47
Totals	\$1,502,614 15	\$5,890,207 37	\$7,392,821 52

## 15. MUTUAL SAVINGS BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 21, 1889.

OFFICERS—James D. Phelan, President; John A. Hooper, Vice-President; J. K. Moffitt, Vice-President; C. B. Hobson, Secretary and Treasurer; C. B. Hobson, Cashier; J. F. Mullen, Assistant Cashier; A. E. Curtis, Assistant Cashier; A. E. Curtis, Assistant Secretary; J. C. McKinstry and D. C. Murphy, Attorneys.

DIRECTORS—James D. Phelan, John A. Hooper, J. K. Moffitt, J. C. McKinstry, R. D. McElroy, Rudolph Spreckels, Chas. Holbrook, Rolla V. Watt, Frank J. Devlin.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts		\$5,359,051 00	
Overdrafts			
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures		2,225,543 62	
Safe deposit vaults		992,800 00	
Other real estate owned			
Due from reserve banks		70,000 00	
Due from other banks		187,385 08	
Actual cash on hand		25,491 54	
Exchanges for clearing house		218,712 06	
Checks and other cash items		41,142 70	
Other resources			
Totals		\$9,720,276 00	
LIABILITIES.			
Capital stock paid in			
Surplus		\$500,000 00	
Undivided profits, less expenses and taxes paid		425,000 00	
Other existing profits, collected, but not in undivided profits account		69,000 00	
Bills payable (including certificates of deposit representing money borrowed)		2,000 00	
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		8,495,014 13	
Demand certificates of deposit			
Time certificates of deposit		2,672 45	
Certified checks			
Cashier's checks			
State, county and municipal deposits		225,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$9,720,276 00	

## 16. MARINE TRUST AND SAVINGS BANK—SAN FRANCISCO.

Incorporated November 24, 1890.

OFFICERS—G. M. Perine, President; W. H. Marston, Vice-President; J. L. Sharp, Secretary, Treasurer and Cashier; W. H. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—G. M. Perine, W. H. Marston, F. N. Belgrano, L. Fishbeck, Burt L. Davis.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$121,201 02	\$181,857 29	\$303,058 31
Overdrafts			
Bonds, warrants, and other securities	30,000 00		30,000 00
Bank premises, furniture and fixtures	4,401 06	43,649 30	48,050 96
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,239 20	7,981 91	12,221 11
Due from other banks		8,400 85	8,400 85
Actual cash on hand	1,721 90	3,872 15	5,594 05
Exchanges for clearing house	253 32	1,430 96	1,684 28
Checks and other cash items			
Other resources		992 44	992 44
Totals	\$161,817 10	\$248,184 90	\$410,002 00
LIABILITIES.			
Capital stock paid in			
Surplus	\$100,000 00	\$25,000 00	\$125,000 00
Undivided profits, less expenses and taxes paid	25,000 00	50,000 00	75,000 00
Other existing profits collected, but not in undivided profits account	8,216 71	1,767 81	9,984 52
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	1,075 39		1,075 39
Demand certificates of deposit		98,701 61	98,701 61
Time certificates of deposit			
Certified checks		71,019 40	71,019 40
Cashier's checks	525 00		525 00
State, county and municipal deposits			
Postal savings deposits	27,000 00		27,000 00
Other liabilities			
Totals	\$161,817 10	\$248,184 90	\$410,002 00

## 17. COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated January 18, 1893.

OFFICERS—I. W. Holman, Jr., President; G. Bacigalupi, Vice-President; W. H. Hartwell, Secretary, Treasurer, Manager and Cashier.  
 DIRECTORS—I. W. Holman, Jr., G. Bacigalupi, G. Cuneo, W. J. deMartini, V. Garibaldi, David E. Bacigalupi, E. N. Torello, S. M. Ehrman, Charles J. Deering.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,453,576 82	
Overdrafts			
Bonds, warrants, and other securities		746,671 45	
Bank premises, furniture and fixtures		101,976 78	
Safe deposit vaults		8,000 00	
Other real estate owned		6,211 88	
Due from reserve banks			
Due from other banks		281,621 92	
Actual cash on hand		48,330 37	
Exchanges for clearing house		6,531 07	
Checks and other cash items		506 45	
Other resources			
Totals		\$2,052,915 64	

## LIABILITIES.

Capital stock paid in	\$130,000 00
Surplus	110,000 00
Undivided profits, less expenses and taxes paid	52,077 39
Other existing profits, collected, but not in undivided profits account	57 25
Bills payable (including certificates of deposit representing money borrowed)	
Deposits, due to banks	
Dividends unpaid	3,287 95
Individual deposits subject to check	
Savings deposits	2,350,088 52
Demand certificates of deposit	
Time certificates of deposit	1,150 00
Certified checks	
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	5,654 63
Other liabilities	
Totals	\$2,652,915 64



## 18. UNION TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated February 6, 1893.

Officers—Isaias W. Hellman, President; I. W. Hellman, Jr., Vice-President; Charles J. Deering, Vice-President; H. Van Laven, Secretary, Treasurer and Cashier; I. W. Hellman, Jr., Manager; Charles du Parc, Assistant Cashier and Assistant Secretary; W. C. Pife, Assistant Cashier; H. G. Larsh, Assistant Cashier; L. E. Greene, Trust Officer.  
 Directors—Isaias W. Hellman, I. W. Hellman, Jr., John D. Spreckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, J. Henry Meyer, A. H. Payson, Wm. F. Herrin, E. S. Heller, Charles J. Deering, Percy T. Morgan, Wm. L. Gerstle.

Statement of June 30, 1914.

## RESOURCES.

	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts					
Overdrafts	\$4,512,379 47	\$6,302,759 33			\$10,905,138 80
Bonds, warrants and other securities	15,178 32				15,178 32
Bank premises, furniture and fixtures	1,836,270 22	2,246,160 30		\$809,677 50	4,102,108 02
Safe deposit vaults	800,000 00		\$500,000 00		1,300,000 00
Other real estate owned					
Due from reserve banks					
Due from other banks	3,632,253 39	1,223,325 01			4,855,578 40
Actual cash on hand	369,895 95		46,315 73		416,211 68
Exchanges for clearing house	537,049 05	193,314 27	514,150 00		884,047 55
Checks and other cash items	318,244 85				900,374 32
Other resources	27,410 12	6,104 16			318,244 85
	576,915 34		19,769 15		33,514 28
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	396,654 49
Trusts invested under order of court, or in accordance with provisions of trust (Personal property)			900 00		900 00
in accordance with provisions of trust (Real property)			5,338,067 66		5,338,067 66
			1,370,362 91		1,370,362 91

## 21. "THE MISSION BANK"—SAN FRANCISCO.

Incorporated February 7, 1903.

Officers—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart F. Smith, Secretary, Treasurer, Manager and Cashier; John S. Reardon, Assistant Cashier; H. A. Thayer, Assistant Cashier.  
 Directors—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, William Babcock.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,424,811 85		
Overdrafts.....	1,357 79		
Bonds, warrants, and other securities.....	186,123 01		
Bank premises, furniture and fixtures.....	146,000 00		
Safe deposit vaults.....	22,600 00		
Other real estate owned.....			
Due from reserve banks.....	162,895 32		
Due from other banks.....	680 34		
Actual cash on hand.....	93,890 61		
Exchanges for clearing house.....	42,786 18		
Checks and other cash items.....	3,124 15		
Other resources.....	5,183 22		
Totals.....	\$1,709,322 48		

## LIABILITIES.

Capital stock paid in.....		\$20,000 00	
Surplus.....		50,000 00	
Undivided profits, less expenses and taxes paid.....		49,572 53	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		123 00	
Individual deposits subject to check.....		1,251,495 99	
Savings deposits.....			
Demand certificates of deposit.....		3,346 00	
Time certificates of deposit.....		62,260 00	
Certified checks.....		9,162 12	
Cashier's checks.....		3,803 26	
State, county and municipal deposits.....		85,000 00	
Postal savings deposits.....			
Other liabilities.....		3,529 88	
Totals.....		\$1,709,322 48	

## 25, 25B, 25C, 25E, 25F, 25G AND 25H. BANK OF ITALY—SAN FRANCISCO.

Incorporated August 10, 1914.

OFFICERS—L. Scatena, President; J. H. Skinner, Vice-President; A. P. Giannini, Vice-President; J. J. Fagan, Vice-President; A. H. Giannini, Vice-President; S. Guasti, Vice-President; A. Pedrini, Cashier and Treasurer; A. J. Ferroggiaro, Assistant Cashier; F. Kroneberg, Jr., Assistant Cashier; C. W. Bell, Assistant Cashier; A. Micheletti, Assistant Cashier; W. E. Blauer, Assistant Cashier; J. F. Cavagnaro, Secretary.

DIRECTORS—L. Scatena, A. P. Giannini, A. H. Giannini, L. D. Baciagalupi, G. E. Caglieri, James Fugazi, J. J. Fagan, Geo. J. Giannini, Chas. F. Grondona, Adolph Levy, N. A. Pellerano, J. H. Skinner, J. W. Macdonald, P. J. Dreher, S. B. Fugazi, F. C. Hale, J. Lagomarsino, G. Ferro, S. Guasti, J. C. Kays, N. Pease.

## Statement of June 30, 1914.

RESOURCES.				
		Commercial department.	Savings department.	Combined.
Loans and discounts		\$4,034,405 51	\$6,800,933 86	\$10,925,359 37
Overdrafts		2,395 28		2,395 28
Bonds, warrants, and other securities		3,353 00	2,703,033 08	2,706,386 08
Bank premises, furniture and fixtures		4,568 50	580,413 06	584,982 16
Safe deposit vaults		71,000 00	60,735 09	132,335 09
Other real estate owned			98,660 10	98,660 10
Due from reserve banks		573,020 61	704,672 60	1,278,293 21
Due from other banks		57,945 37		57,945 37
Actual cash on hand		409,823 32	227,800 61	687,623 93
Exchanges for clearing house		242,544 57		242,544 57
Checks and other cash items		170,220 41	27,338 07	197,558 48
Other resources		259,403 88	108 00	259,511 88
Totals		\$5,829,881 45	\$11,353,716 27	\$17,183,597 72
LIABILITIES.				
Capital stock paid in		\$325,000 00	\$725,000 00	\$1,250,000 00
Surplus		100,000 00	17,000 00	117,000 00
Undivided profits, less expenses and taxes paid		44,387 16	127,637 83	172,225 01
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		216,827 83		216,827 83
Dividends unpaid		18,806 00		18,806 00
Individual deposits subject to check		4,478,515 77	18,750 00	4,497,265 77
Savings deposits			9,526,915 86	9,526,915 86
Demand certificates of deposit				
Time certificates of deposit		74,445 70	252,159 89	326,605 59
Certified checks		55,451 14		55,451 14
Cashier's checks		82,088 02		82,088 02
State, county and municipal deposits			615,869 58	615,869 58
Postal savings deposits			38,873 70	38,873 70
Other liabilities		201,459 23	1,509 39	202,968 62
Totals		\$5,829,881 45	\$11,353,716 27	\$17,183,597 72

NOTE.—The above statement includes the business of the Market street, Montgomery street, San Jose, San Mateo and Los Angeles branch offices.







# 26. MERCANTILE TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated April 18, 1899.

OFFICERS—Henry T. Scott, President; Frank G. Drum, Vice-President; John D. McKee, Vice-President; O. Ellinghouse, Cashier, Secretary and Treasurer; Allen Knight, Assistant Secretary; W. F. Berry, Assistant Cashier and Assistant Secretary; Thos. M. Paterson, Assistant Cashier and Assistant Secretary; F. O. Cooke, Assistant Cashier and Assistant Secretary; R. M. Sims, Trust Officer; Paul McDonald, Assistant Trust Officer.

DIRECTORS—Henry T. Scott, John D. McKee, William Babcock, H. C. Breeden, Warren D. Clark, W. F. Detert, F. G. Drum, Alexander Hamilton, Joseph D. Grant, Joseph Hyman, John Lawson, Ogden Mills, R. D. Robbins, Mountford S. Wilson, Chas. E. Green, O. Ellinghouse.

Statement of June 30, 1914.

RESOURCES.	Commercial.		Savings.	Trust.		Combined.
	Court trusts.	Private trusts.				
Loans and discounts	\$4,500 00	\$140,000 00				\$144,500 00
Overdrafts						
Bonds, warrants and other securities						
Bank premises, furniture and fixtures	350,000 00	100,000 00				510,000 00
Safe deposit vaults	325,278 45					325,278 45
Other real estate owned						
Due from reserve banks	138,208 65					138,208 65
Due from other banks						
Actual cash on hand						
Exchanges for clearing house						
Checks and other cash items	2,517 86					2,517 86
Other resources						
Personal assets received from executors, administrators, assignees, receivers or trustees	12,532 80	Private trusts not under supervision of State Banking Department				12,532 80
Trusts invested under order of court, or { Personal property	3,602,791 46	State Banking Department				3,602,791 46
in accordance with provisions of trust} { Real property	995,879 73					995,879 73
Totals	\$5,541,768 35	\$300,000 00				\$5,841,768 35
LIABILITIES.						
Capital stock paid in						
Surplus	\$700,000 00	\$300,000 00				\$1,000,000 00
Undivided profits less expenses and taxes paid	50,000 00					50,000 00
Other existing profits, collected, but not in undivided profits account	262,825 27					262,825 27
Bills payable (including certificates of deposit representing money borrowed)						
Notes rediscounted						
Deposits due to banks						
Dividends unpaid						
Individual deposits subject to check						
Savings deposits						
Demand certificates of deposit						
Time certificates of deposit						
Certified checks						
Cashier's checks						
State, county and municipal deposits						
Postal savings deposits	7,739 69					7,739 69
Other liabilities						
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees		Private trusts not under supervision of State Banking Department				
Personal assets received from executors, administrators, assignees, receivers, or trustees	12,532 80					12,532 80
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court	4,308,671 19					4,308,671 19
Totals	\$5,541,768 35	\$300,000 00				\$5,841,768 35

## 27. THE CANADIAN BANK OF COMMERCE—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter May 15, 1867.

OFFICERS—Sir Edmund Walker, President; Z. A. Lash, Vice-President; Bruce Heathcote, Manager.

DIRECTORS—Sir Edmund Walker, Z. A. Lash, John Hoskin, J. W. Flavelle, A. Kingman, Hon. Sir Lyman Melvin Jones, Hon. W. C. Edwards, E. R. Wood, Robert Stuart, Sir John Monison Gibson, G. F. Galt, Alexander Laird, Wm. Farwell, Gardner Stevens, A. C. Flumerfelt, Geo. G. Foster, Chas. Colby, G. W. Allan, H. J. Fuller, F. P. Jones.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----				
Overdrafts-----		\$3,184,444 95		
Bonds, warrants, and other securities-----		27,972 57		
Bank premises, furniture and fixtures-----		165,700 60		
Safe deposit vaults-----				
Other real estate owned-----		105,000 47		
Due from reserve banks-----		2,270,177 38		
Due from other banks-----		29,585 52		
Actual cash on hand-----		414,970 33		
Exchanges for clearing house-----		53,788 00		
Checks and other cash items-----		43,322 09		
Other resources-----		639,977 34		
Totals-----		\$6,951,918 65		
LIABILITIES.				
Capital stock paid in-----		\$750,000 00		
Surplus-----				
Undivided profits, less expenses and taxes paid-----		9,922 35		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		1,567,401 38		
Dividends unpaid-----				
Individual deposits subject to check-----		3,174,838 08		
Savings deposits-----				
Demand certificates of deposit-----		60,380 48		
Time certificates of deposit-----		375,352 09		
Certified checks-----		23,089 96		
Cashier's checks-----		317,005 41		
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----		673,808 40		
Totals-----		\$6,951,918 65		

# 30 AND 30A. INTERNATIONAL BANKING CORPORATION—SAN FRANCISCO BRANCH.

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REPORT OF SUPERINTENDENT OF BANKS.

Incorporated June 14, 1901, under laws of the State of Connecticut.

Officers.—Thos. H. Hubbard, President; James S. Fearon, Vice-President; H. T. S. Green, General Manager; John Hubbard, Treasurer; E. W. Wilson, Local Manager; Alexander & Green, Counsel.  
 Directors.—Chas. E. Alexander, Jules S. Bache, Guy Cary, James S. Fearon, Haley Fiske, H. T. S. Green, Lionel Hagensaers, John R. Hegeman, William G. Henshaw, Erische Hewitt, John Hubbard, Thomas H. Hubbard, Colgate Hoyt, Henry P. McIntosh, George H. Macy, Pierre Mall, Henry S. Manning, Allan W. Paige, William Salomon, Hermann Sellken, William H. Taylor, Sir Wm. V. Van Horne, Valentine P. Snyder, Henry Clay Thayer.

## Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$1,745,941 93	\$405,393 24	\$2,411,355 17
Bonds, warrants, and other securities.....	23,379 91		23,379 91
Bank premises, furniture and fixtures.....	214,917 40	460,970 75	675,888 15
Safe deposit vaults.....			
Other real estate owned.....	1,969 10		1,969 10
Due from reserve banks.....	291,876 56	59,061 58	323,988 14
Due from other banks.....	17,624 71		17,624 71
Actual cash on hand.....	294,957 75	23,157 92	288,115 67
Exchanges for clearing house.....	110,572 65	1,130 50	111,703 15
Checks and other cash items.....	191,785 39		191,785 39
Other resources.....	30,170 83	848 05	31,018 88
Totals.....	\$2,806,216 23	\$1,210,562 04	\$4,076,778 27

### LIABILITIES.

Capital stock paid in.....	\$350,000 00	\$125,000 00	\$475,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	8,563 77	1,882 91	10,446 68
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	467,183 68		467,183 68
Dividends unpaid.....			
Individual deposits subject to check.....	1,539,385 63		1,539,385 63
Savings deposits.....			
Demand certificates of deposit.....	12,486 70	1,059,463 13	1,059,463 13
Time certificates of deposit.....	927,886 17		927,886 17
Certified checks.....	44,557 27		44,557 27
Cashier's checks.....	20,000 80		20,000 80
State, county and municipal deposits.....			
Postal savings deposits.....	67,500 00	24,000 00	91,500 00
Other liabilities.....	128,543 81	216 00	128,759 81
Totals.....	\$2,806,216 23	\$1,210,562 04	\$4,076,778 27

NOTE.—The above statement includes the business of the Fillmore street branch office.



## 31 AND 31A. ITALIAN AMERICAN BANK—SAN FRANCISCO.

Incorporated March 16, 1899.

OFFICERS—Andrea Sharboro, President; C. H. Crocker, Vice-President; A. E. Sharboro, Cashier, Secretary and Treasurer;  
 R. A. Sharboro, Assistant Cashier.  
 DIRECTORS—Andrea Sharboro, L. Boitano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, E. A. Rossi,  
 C. H. Crocker.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$975,272 21	\$2,781,857 13	\$3,757,129 34
Overdrafts.....		3,514 14		3,514 14
Bonds, warrants, and other securities.....		401,996 14	477,887 57	879,883 71
Bank premises, furniture and fixtures.....		110,000 00	350,000 00	460,000 00
Sale deposit vaults.....				
Other real estate owned.....		773 85	47,545 52	48,369 37
Due from reserve banks.....		289,400 78	126,820 81	410,221 59
Due from other banks.....		46,149 50		46,149 50
Actual cash on hand.....		136,208 85	45,699 82	281,878 67
Exchanges for clearing house.....		40,974 90		40,974 90
Checks and other cash items.....		23,064 18		23,064 18
Other resources.....		68,910 32		68,910 32
Totals.....		\$2,096,264 87	\$8,873,830 85	\$5,970,095 72
LIABILITIES.				
Capital stock paid in.....		\$170,000 00	\$80,000 00	\$250,000 00
Surplus.....		120,000 00	70,000 00	190,000 00
Undivided profits, less expenses and taxes paid.....		23,483 49		23,483 49
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		70,182 84		70,182 84
Savings deposits.....		22,710 00		22,710 00
Demand certificates of deposit.....		948,429 93		948,429 93
Time certificates of deposit.....			3,523,830 85	3,523,830 85
Certified checks.....		41,703 82		41,703 82
Cashier's checks.....		61,700 00		61,700 00
State, county and municipal deposits.....		15,916 65		15,916 65
Postal savings deposits.....		6,383 14		6,383 14
Other liabilities.....		239,491 48		239,491 48
		21,880 14		21,880 14
		34,383 38		34,383 38
Totals.....		\$2,096,264 87	\$8,873,830 85	\$5,970,095 72

Note.—The above statement includes the business of the Columbus avenue branch office.

### 35. THE MISSION SAVINGS BANK—SAN FRANCISCO.

Incorporated August 3, 1906.

OFFICERS—James Rolph, Jr., President; E. W. Hopkins, Vice-President; Matt I. Sullivan, Vice-President; DeWitt C. Treat, Cashier and Treasurer and Assistant Secretary; Stuart F. Smith, Secretary.  
DIRECTORS—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, Geo. L. Center, Wm. H. Crim, George A. Pope.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
		Combined.
Loans and discounts		
Overdrafts		\$1,546,024 31
Bonds, warrants, and other securities		
Bank premises, furniture and fixtures		252,049 45
Safe deposit vaults		191,200 57
Other real estate owned		
Due from reserve banks		1,636 16
Due from other banks		90,051 18
Actual cash on hand		
Exchanges for clearing house		41,073 15
Checks and other cash items		1,376 44
Other resources		225 00
Totals		\$2,103,696 26
LIABILITIES.		
Capital stock paid in		
Surplus		\$200,000 00
Undivided profits, less expenses and taxes paid		5,000 00
Other existing profits collected, but not in undivided profits account		14,685 28
Bills payable (including certificates of deposit representing money borrowed)		
Deposits due to banks		
Deposits unpaid		
Individual deposits subject to check		
Savings deposits		1,888,371 98
Demand certificates of deposit		
Time certificates of deposit		
Certified checks		
Cashier's checks		
State, county and municipal deposits		44,000 00
Postal savings deposits		
Other liabilities		1,639 00
Totals		\$2,103,696 26

## 36, 36A, AND 36B. "FUGAZI BANCA POPOLARE OPERAIA ITALIANA" — SAN FRANCISCO.

Incorporated November 3, 1906.

OFFICERS—J. F. Fugazi, President; F. N. Belgrano, Vice-President and Cashier; George M. Perine, Vice-President; L. G. Bonzaghi, Manager Oakland Branch; N. J. Baglietto, Assistant Cashier; A. Friant, Assistant Cashier; J. H. Barter, Assistant Cashier; Antonio Laiolo, Treasurer; K. T. Soracco, Secretary.

DIRECTORS—J. F. Fugazi, F. N. Belgrano, Geo. M. Perine, C. Soracco, A. Laiolo, Dr. Camillo Barsotti, Thos. Morrin.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$36,267 82		\$3,734,915 55
Bonds, warrants, and other securities-----	2,274 81	\$8,398,647 73	2,274 81
Bank premises, furniture and fixtures-----	2,688 89	323,912 58	326,631 47
Safe deposit vaults-----		284,321 33	284,321 33
Other real estate owned-----			
Due from reserve banks-----	103,177 41	441,695 41	544,873 82
Due from other banks-----	40,197 42	59,039 78	99,237 20
Actual cash on hand-----	44,473 08	97,197 00	141,670 08
Exchanges for clearing house-----	2,164 47		2,164 47
Checks and other cash items-----	266 20		24,027 35
Other resources-----	1,526 79	23,761 15	1,526 79
Totals-----	\$33,036 89	\$4,619,605 98	\$5,152,642 87
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$50,000 00	\$550,300 00	\$400,300 00
Undivided profits, less expenses and taxes paid-----	20,500 00	63,000 00	83,500 00
Other existing profits, collected, but not in undivided profits account-----	2,481 64	17,716 70	20,198 34
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	4,533 52	3,691 41	7,644 93
Dividends unpaid-----		315 00	315 00
Individual deposits subject to check-----	361,081 49		361,081 49
Savings deposits-----		4,184,251 87	4,184,251 87
Time certificates of deposit-----	65,425 00		65,425 00
Demand certificates of deposit-----	23,088 21		23,088 21
Certified checks-----	2,839 53		2,839 53
Cashier's checks-----	581 40		581 40
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	2,000 10	921 00	2,921 10
Totals-----	\$33,036 89	\$4,619,605 98	\$5,152,642 87

NOTE.—The above statement includes the business of the Oakland and Santa Barbara branch offices.

# 38. PORTUGUESE AMERICAN BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 29, 1905.

Officers—J. A. Silveira, President; John Enos, Vice-President; J. L. Silveira, Vice-President; V. L. DelFigueiredo, Cashier and Secretary; Alf. Hoias, Assistant Cashier; M. T. Bettencourt, Assistant Cashier; Jose Baptista, Treasurer.  
 Directors—A. Avila, J. L. Silveira, John Enos, J. J. Enos, A. F. Nunes, J. M. Santana, E. Sherry, J. A. Silveira, M. S. Freitas, J. B. Mendonca, M. M. Enos.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts		\$540,275 71	\$712,585 15	\$1,252,860 86
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures		113,000 00	29,000 00	142,000 00
Safe deposit vaults			120,000 97	120,000 97
Other real estate owned			5,400 00	5,400 00
Due from other banks		58,354 21	84,821 25	143,175 46
Actual cash on hand		5,008 30		5,008 30
Exchanges for clearing house		61,135 30	22,141 09	83,276 39
Checks and other cash items				
Other resources				
Totals		\$778,171 30	\$874,548 46	\$1,652,719 76
LIABILITIES.				
Capital stock paid in				
Surplus		\$200,000 00	\$100,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid		28,000 00	17,000 00	45,000 00
Other existing profits collected, but not in undivided profits account		8,849 36		8,849 36
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks		10,000 00		10,000 00
Deposits unpaid		98,886 54		98,886 54
Individual deposits subject to check		250 50		250 50
Savings deposits		270,041 49	857,548 46	1,127,590 95
Demand certificates of deposit		4,388 87		4,388 87
Time certificates of deposit		46,000 00		46,000 00
Certified checks		13,476 97		13,476 97
Cashier's checks		376 54		376 54
State, county and municipal deposits		86,193 55		86,193 55
Postal savings deposits				
Other liabilities				
Totals		\$778,171 30	\$874,548 46	\$1,652,719 76



# 40. FIRST FEDERAL TRUST COMPANY—SAN FRANCISCO.

Incorporated August 23, 1907.

OFFICERS—Rudolph Spreckels, President; James K. Lynch, Vice-President; Clinton E. Worden, Vice-President; Joseph G. Hooper, Vice-President and Manager; James K. Moffitt, Secretary and Cashier; M. E. Clark, Assistant Cashier; E. R. Pardow, Assistant Secretary. C. H. McCormick, Treasurer.

DIRECTORS—Rudolph Spreckels, James K. Lynch, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, John A. Hooper, Thos. Jennings, Walter S. Martin, S. G. Murphy, James D. Phelan, M. L. Requa, John W. Van Bergen, Rolla V. Watt, George Whittell.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts-----	\$2,471,780 90				\$2,471,780 90
Overdrafts-----					
Bonds, warrants and other securities-----	787,471 55				1,021,729 75
Bank premises, furniture and fixtures-----	2,000,000 00		\$134,038 40	\$100,000 00	2,000,000 00
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----	920,776 74		111,314 87		1,032,091 61
Actual cash on hand-----	356,109 27		4,000 00		360,109 27
Exchanges for clearing house-----					
Checks and other cash items-----					
Other resources-----	8,804 85				8,804 85
Personal assets received from executors, administrators, assignees, receivers or trustees-----			103,616 25	Private trusts not under supervision of State Banking Department	103,616 25
Trusts invested under order of court, or in accordance with provisions of trust { Personal property {			331,275 37		331,275 37
{ Real property {			305,285 00		305,285 00
Totals-----	\$8,545,143 11		\$89,540 80	\$100,000 00	\$7,634,683 00

## 41. CANTON BANK—SAN FRANCISCO.

Incorporated October 1, 1907.

OFFICERS—Look Tin Eli, President; Lew Hing, Vice-President; I. P. Allen, Manager and Treasurer; E. V. Spiganovicz, Cashier; Chun Kew, Secretary; Yee Dan Young, Assistant Secretary.  
 DIRECTORS—Look Tin Eli, Lew Hing, Tom Yoon, Yee Dan Young, Ng Hee Wing, Lee Dock Wah, Woo Chan Soon, Wang How Lon, Chun Kew, Tom King Deg, Mark Thue.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$501,624 08		
Overdrafts	1,081 16		
Bonds, warrants, and other securities	179,047 58		
Bank premises, furniture and fixtures	4,084 20		
Safe deposit vaults	1,854 09		
Other real estate owned			
Due from reserve banks	142,678 32		
Due from other banks	419 00		
Actual cash on hand	26,880 55		
Exchanges for clearing house	1,461 04		
Checks and other cash items	281 28		
Other resources	769 03		
Totals	\$800,581 53		
LIABILITIES.			
Capital stock paid in			
Surplus	\$123,050 00		
Undivided profits, less expenses and taxes paid	2,029 30		
Other existing profits, collected, but not in undivided profits account	30,574 85		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	35,000 00		
Dividends unpaid	125,223 48		
Individual deposits subject to check	320 00		
Savings deposits	194,070 82		
Demand certificates of deposit			
Time certificates of deposit	26,747 23		
Certified checks	369,210 22		
Cashier's checks	2,693 93		
State, county and municipal deposits	10,131 95		
Postal savings deposits			
Other liabilities	23 75		
Totals	\$800,581 53		

## 43 AND 43A. ANGLO-CALIFORNIA TRUST COMPANY—SAN FRANCISCO.

Incorporated April 12, 1909.

OFFICERS—M. Fleishacker, President; H. Fleishacker, Vice-President; J. W. Lillenthal, Vice-President; T. C. Tognazzini, Vice-President; Charles F. Leese, Vice-President; F. F. Ouer, Cashier and Treasurer; F. V. Vollmer, Assistant Cashier; C. L. Smith, Assistant Cashier; J. C. Mearns, Assistant Cashier; M. P. Lillenthal, Secretary; Grant Cordrey, Trust Officer and Assistant Secretary.

DIRECTORS—George I. Cochran, Herbert Fleishacker, Mortimer Fleishacker, S. Greensbaum, Mark L. Gerstle, Chas. F. Leese, Jesse W. Lillenthal, J. J. Mack, Chas. C. Moore, Gavin McNab, Warren R. Porter, R. D. Robbins, Adolph Stahl, T. C. Tognazzini, P. Zimmerman.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts	\$8,843,137 65	\$2,747,013 57	\$40,000 00	\$99,000 00	\$6,729,151 22
Overdrafts	15,771 71				15,771 71
Bonds, warrants and other securities	605,284 62	1,217,940 00		28,400 00	1,851,725 22
Bank premises, furniture and fixtures	59,520 06		150,000 00		200,520 06
Safe deposit vaults			10,000 00		10,000 00
Other real estate owned					
Due from reserve banks	847,520 98	401,906 33			1,249,427 31
Due from other banks	211,565 57	43,817 60		10,347 34	265,731 51
Actual cash on hand	372,861 97	90,004 06	138 90	206 82	462,712 35
Exchanges for clearing house	294,978 29				294,978 29
Checks and other cash items	34,500 80				34,500 80
Other resources	179,325 11				179,325 11
Personal assets received from executors, administrators, assignees, receivers or trustees			1,855 00	Private trusts not under supervision of State Banking Department	1,855 00
Trusts invested under order of court, or in accordance with provisions of trust { Personal property			203,994 12	State Banking Department	203,994 12
in accordance with provisions of trust { Real property			12,100 00		12,100 00
Totals	\$9,395,997 76	\$4,470,605 89	\$461,875 62	\$139,535 90	\$11,443,985 17
LIABILITIES.					
Capital stock paid in	\$1,000,000 00	\$200,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	125,000 00	200,000 00			325,000 00
Undivided profits less expenses and taxes paid	24,623 30	33,120 08		39,385 90	99,279 28
Other existing profits, collected but not in undivided profits account	17,717 56				17,717 56
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks	1,374,005 98				1,374,005 98
Dividends unpaid	300 00				300 00
Individual deposits subject to check	2,770,778 11				2,770,778 11
Savings deposits		3,895,324 16			3,895,324 16
Demand certificates of deposit	3,471 33				3,471 33
Time certificates of deposit	628,969 74				628,969 74
Certified checks	56,469 61				56,469 61
Cashier's checks	38,278 52				38,278 52
State, county and municipal deposits	251,000 00	121,942 01			402,942 01
Postal savings deposits					
Other liabilities	13,314 61		138 90		69,673 15
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			25,174 97	Private trusts not under supervision of State Banking Department	25,174 97
Personal assets received from executors, administrators, assignees, receivers, or trustees			1,855 00		1,855 00
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			234,706 75		234,706 75
Totals	\$9,395,997 76	\$4,470,605 89	\$461,875 62	\$139,535 90	\$11,443,985 17

Note.—The above statement includes the business of Sixteenth and Mission streets branch office.

## 45. "THE STOCKTON SAVINGS AND LOAN SOCIETY"—STOCKTON.

Incorporated August 13, 1867.

OFFICERS—R. E. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Cashier, Secretary and Treasurer; Horace Vincent, Assistant Cashier; T. H. Hefferman, Assistant Cashier.  
 DIRECTORS—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. H. Orr, J. F. Peters, Frank A. West, Albert F. Minahan, John A. Inglis, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, Chas. J. Haas, Wm. Steinbeck.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$832,853 18	\$3,240,467 50	\$4,082,320 68
Overdrafts.....		4,421 19	---	4,421 19
Bonds, warrants, and other securities.....		124,061 86	174,873 60	298,935 46
Bank premises, furniture and fixtures.....		---	282,500 00	282,500 00
Safe deposit vaults.....		---	14,500 00	14,500 00
Other real estate owned.....		---	1,835 60	1,835 60
Due from reserve banks.....		66,680 20	104,099 23	170,785 43
Due from other banks.....		20,381 89	---	20,381 89
Actual cash on hand.....		81,704 18	2,316 56	84,020 74
Exchanges for clearing house.....		12,509 13	114,969 37	127,478 50
Checks and other cash items.....		5,819 37	---	5,819 37
Other resources.....		---	4,761 24	4,761 24
<b>Totals</b> .....		<b>\$1,148,437 00</b>	<b>\$3,949,263 10</b>	<b>\$5,097,700 10</b>
LIABILITIES				
Capital stock paid in.....		\$225,000 00	\$275,000 00	\$500,000 00
Surplus.....		54,250 00	77,750 00	132,000 00
Undivided profits, less expenses and taxes paid.....		13,867 47	96,688 24	110,555 71
Other existing profits, collected, but not in undivided profits account.....		27,538 91	104,613 46	132,152 37
Bills payable (including certificates of deposit representing money borrowed).....		---	---	---
Deposits, due to banks.....		15,692 48	---	15,692 48
Dividends unpaid.....		735 00	---	735 00
Individual deposits subject to check.....		638,647 37	---	638,647 37
Savings deposits.....		148,983 27	3,265,650 16	3,414,633 43
Demand certificates of deposit.....		---	---	---
Time certificates of deposit.....		1,272 50	---	1,272 50
Certified checks.....		---	---	---
Cashier's checks.....		---	---	---
State, county and municipal deposits.....		---	129,250 00	129,250 00
Postal savings deposits.....		---	---	---
Other liabilities.....		---	4,911 24	4,911 24
<b>Totals</b> .....		<b>\$1,148,437 00</b>	<b>\$3,949,263 10</b>	<b>\$5,097,700 10</b>



## 46. OAKLAND BANK OF SAVINGS—OAKLAND.

Incorporated August 21, 1867.

OFFICERS—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; Henry Rogers, Vice-President; J. Y. Eccleston, Cashier, Secretary and Treasurer; Samuel Breck, Assistant Cashier; Leslie F. Rice, Assistant Cashier; F. A. Allard, Assistant Cashier; A. W. Moore, Assistant Cashier; Jas. A. Thompson, Assistant Secretary; A. E. Caldwell, Assistant Secretary.

DIRECTORS—W. W. Garthwaite, Wm. B. Dunning, Henry Rogers, J. Y. Eccleston, A. Borland, A. H. Breed, George H. Collins, Horace Davis, J. P. Edoff, James K. Moffitt, M. L. Requa.

Statement of June 30, 1914.

## RESOURCES.

	Commercial.	Savings.	Court trusts.	Trust.	Combined.
Loans and discounts					
Overdrafts	\$1,742,709 85	\$12,448,176 36			\$14,190,886 21
Bonds, warrants and other securities	11,809 14				11,809 14
Bank premises, furniture and fixtures	428,651 92	5,371,296 25	\$147,514 59		6,047,462 76
Safe deposit vaults		1,075,000 00		\$100,000 00	1,075,000 00
Other real estate owned					
Due from other banks	15,209 31	15,209 31			15,209 31
Due from reserve banks	478,985 18	1,132,666 62			1,611,651 80
Actual cash on hand	64,973 26		25,647 91		90,621 17
Exchanges for clearing house	311,018 97	419,398 77	1,000 00		731,357 74
Checks and other cash items	62,447 72				62,447 72
Other resources	98,448 81	74,784 31			173,233 12
Personal assets received from executors, administrators, assignees, receivers or trustees	53,516 04	1 00			53,517 04
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property			36,845 50	Private trusts not under supervision of State Banking Department	36,845 50
Totals	\$3,252,260 89	\$20,536,472 62	\$676,270 87	\$100,000 00	\$24,565,004 38

## LIABILITIES.

Capital stock paid in					
Surplus	\$250,000 00	\$700,000 00	\$100,000 00		\$1,150,000 00
Undivided profits, less expenses and taxes paid	600,000 00	375,000 00	50,000 00		1,025,000 00
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)		68,008 19			68,008 19
Notes rediscounted					
Deposits due to banks					
Dividends unpaid	172,564 24				172,564 24
Individual deposits subject to check	37,620 00				37,620 00
Savings deposits	1,949,109 50				1,949,109 50
Demand certificates of deposit					
Time certificates of deposit	112,132 11	18,903,273 78			18,903,273 78
Certified checks					112,132 11
Cashier's checks					
State, county and municipal deposits	16,229 35				16,229 35
Postal savings deposits	84,286 58				84,286 58
Other liabilities	8,931 11	400,000 00			408,931 11
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	388 00	190 65			578 65
Personal assets received from executors, administrators, assignees, receivers, or trustees			36,845 50	Private trusts not under supervision of State Banking Department	36,845 50
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			489,425 37		489,425 37
Totals	\$3,252,260 89	\$20,536,472 62	\$676,270 87	\$100,000 00	\$24,565,004 38

## 48. "THE SAN JOAQUIN VALLEY BANK"—STOCKTON.

Incorporated March 26, 1868.

Officers—Joseph Pyfe, President; Dr. J. D. Young, Vice-President; R. B. Teedy, Cashier, Secretary and Treasurer; J. R. Koch, Assistant Cashier; P. W. Wurster, Assistant Cashier; J. C. Keys, Assistant Cashier.  
 Directors—Joseph Pyfe, J. D. Young, R. C. Minor, Henry W. Earle, A. A. Smallfield, L. J. Wagner, W. E. Elliott, W. G. Wallace, A. M. Noble.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined
Loans and discounts.....			
Overdrafts.....	\$1,382,208.56	\$2,549,344.73	\$3,931,553.29
Bonds, warrants and other securities.....	1,279.50		1,279.50
Bank promises, furniture and fixtures.....	25,938.85	106,775.00	193,713.85
Safe deposit vaults.....		104,000.00	104,000.00
Other real estate owned.....		4,000.00	4,000.00
Due from reserve banks.....	95,522.02	19,098.16	19,098.16
Due from other banks.....	3,172.47	58,989.88	154,464.90
Actual cash on hand.....	167,511.35	71,310.95	3,172.47
Exchanges for clearing house.....	12,998.75		208,823.30
Checks and other cash items.....	16,822.48	629.85	12,968.75
Other resources.....			17,822.35
<b>Totals</b> .....	<b>\$1,676,400.07</b>	<b>\$2,974,168.57</b>	<b>\$4,650,568.64</b>

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$164,309.00	\$100,000.00	\$264,309.00
Undivided profits, less expenses and taxes paid.....	105,700.00	165,000.00	270,700.00
Other existing profits, collected, but not in undivided profits account.....	124,167.50	10,007.00	134,835.16
Bills payable (including certificates of deposit representing money borrowed).....	9,152.03	21,047.46	30,199.52
Deposits, due to banks.....	3,624.16		100,000.00
Dividends unpaid.....			3,624.16
Individual deposits subject to check.....	1,047,293.70	10,632.00	10,632.00
Savings deposits.....			1,047,293.70
Demand certificates of deposit.....		2,471,725.61	2,471,725.61
Time certificates of deposit.....	108,353.72		108,353.72
Certified checks.....	3,705.93	92,930.55	92,930.55
Cashier's checks.....			3,705.93
State, county and municipal deposits.....	10,000.00	83,750.00	100.00
Postal savings deposits.....			93,750.00
Other liabilities.....		2,714.81	15,070.48
<b>Totals</b> .....	<b>\$1,676,400.07</b>	<b>\$2,974,168.57</b>	<b>\$4,650,568.64</b>

## 49. "THE BANK OF WOODLAND"—WOODLAND.

Incorporated November 19, 1868.

OFFICERS—J. L. Stephens, President; C. Q. Nelson, Vice-President; J. H. Willoughby, Cashier, Secretary and Treasurer; F. W. Stephens, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—C. Q. Nelson, F. W. Stephens, J. L. Harlan, L. H. Stephens, J. L. Stephens, Jos. R. Griffin, Geo. W. Gray.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,149,325 45		
Overdrafts.....				
Bonds, warrants, and other securities.....		1,361 48		
Bank premises, furniture and fixtures.....		249,100 00		
Safe deposit vaults.....		34,000 00		
Other real estate owned.....				
Due from reserve banks.....		21,317 86		
Due from other banks.....		167,263 16		
Actual cash on hand.....		19,600 40		
Exchanges for clearing house.....				
Checks and other cash items.....		1,254 04		
Other resources.....		2,942 16		
Totals.....		\$1,646,229 35		
LIABILITIES.				
Capital stock paid in.....		\$992,100 00		
Surplus.....		240,325 00		
Undivided profits, less expenses and taxes paid.....		117,358 89		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....		25,000 00		
Dividends unpaid.....				
Individual deposits subject to check.....		339 00		
Savings deposits.....		257,465 33		
Demand certificates of deposit.....				
Time certificates of deposit.....		12,597 18		
Certified checks.....		250 00		
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....		30,680 95		
Other liabilities.....				
Totals.....		\$1,646,229 35		

## 50. UNION SAVINGS BANK—OAKLAND.

Incorporated June 17, 1869.

OFFICERS—W. G. Henshaw, President; Victor H. Metcalf, Vice-President and Manager; Chas. T. Rodolph, Vice-President and Assistant Manager; L. E. Boardman, Secretary and Assistant Cashier; C. F. Gorman, Treasurer and Cashier; M. H. Baker, Assistant Secretary.

DIRECTORS—Wm. G. Henshaw, Victor H. Metcalf, Chas. T. Rodolph, W. H. Bissel, Jos. R. Knowland, H. J. Knowles, P. C. Black.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$667,010 76	\$3,371,551 08	\$4,038,561 84
Bonds, warrants, and other securities-----	296,693		296 63
Bank premises, furniture and fixtures-----			\$27,025 56
Safe deposit vaults-----	269,798 68	557,226 88	434,443 94
Other real estate owned-----		434,443 94	
Due from other banks-----			50,005 16
Due from reserve banks-----	89,614 73	400,398 44	490,043 17
Due from other banks-----			50,005 16
Actual cash on hand-----	78,119 20	106,283 54	184,492 74
Exchanges for clearing house-----	17,158 73		17,158 73
Checks and other cash items-----	1,139 62		1,139 62
Other resources-----	4,151 79		4,151 79
Totals-----	\$1,127,280 14	\$4,919,909 04	\$6,047,189 18
LIABILITIES.			
Capital stock paid in-----			\$300,000 00
Surplus-----	\$100,000 00	\$200,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid-----	200,000 00		500,000 00
Other existing profits, collected, but not in undivided profits account-----	17,845 64	79,565 82	97,431 46
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Deposits due to banks-----	91,439 84		91,439 84
Dividends unpaid-----		4,751 50	4,751 50
Individual deposits subject to check-----	506,288 46		506,288 46
Savings deposits-----		4,272,122 04	4,272,122 04
Time certificates of deposit-----	8,568 00		8,568 00
Certified checks-----	4,428 53		4,428 53
Cashier's checks-----	2,333 47		2,333 47
State, county and municipal deposits-----	119,000 00	25,000 00	144,000 00
Postal savings deposits-----	75,788 07		75,788 07
Other liabilities-----	1,538 13	38,439 68	40,007 81
Totals-----	\$1,127,280 14	\$4,919,909 04	\$6,047,189 18



## 51. "SANTA CRUZ BANK OF SAVINGS AND LOAN"—SANTA CRUZ.

Incorporated June 17, 1869.

OFFICERS—Wm. T. Jeter, President; H. F. Kron, Vice-President; F. J. Hoffmann, Secretary, Treasurer and Cashier; Ed Daubenhiss, Assistant Cashier; U. M. Thompson, Assistant Cashier.  
 DIRECTORS—William T. Jeter, H. F. Kron, H. E. Irish, Wm. T. Sesnon, W. H. Lamb, F. H. Davis, F. J. Hoffmann.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$1,030,312 72	
Overdrafts-----				
Bonds, warrants, and other securities-----			165,118 30	
Bank premises, furniture and fixtures-----			54,000 00	
Safe deposit vaults-----			1,000 00	
Other real estate owned-----				
Due from reserve banks-----			158,307 98	
Due from other banks-----			5,884 69	
Actual cash on hand-----			63,820 19	
Exchanges for clearing house-----				
Checks and other cash items-----			485 87	
Other resources-----				
Totals-----			\$1,479,539 75	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			34,000 00	
Other existing profits, collected, but not in undivided profits account-----			3,173 84	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			3,776 75	
Savings deposits-----				
Demand certificates of deposit-----			1,338,580 16	
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$1,479,539 75	

## 52. SANTA ROSA BANK—SANTA ROSA.

Incorporated August 31, 1870.

OFFICERS—Glenn E. Murdock, President; R. W. Peterson, Vice-President; E. C. Merritt, Secretary, Treasurer and Cashier;  
O. H. Reeve, Assistant Cashier; G. W. Palmer, Assistant Cashier.  
DIRECTORS—R. W. Peterson, W. H. Lee, Thomas MacLay, W. H. Emery, F. W. Laughlin, Glenn E. Murdock, C. A. LeBaron.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$872,723 78	\$806,812 02	\$739,537 80
Overdrafts		2,217 30		2,217 30
Bonds, warrants, and other securities		63,000 00	49,650 00	114,650 00
Bank premises, furniture and fixtures		99,000 00	51,000 00	130,000 00
Safe deposit vaults				
Other real estate owned		64,201 25		64,201 25
Due from reserve banks		24,314 46	10,303 17	34,617 63
Due from other banks		4,220 43		4,220 43
Actual cash on hand		31,910 50	11,018 81	42,929 31
Exchanges for clearing house		2,708 54		2,708 54
Checks and other cash items		204 50		204 50
Other resources				
Totals		\$966,622 96	\$488,784 00	\$1,155,406 96
LIABILITIES.				
Capital stock paid in		\$150,000 00	\$50,000 00	\$200,000 00
Surplus		10,000 00	1,000 00	11,000 00
Undivided profits, less expenses and taxes paid		14,817 11		14,817 11
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		110,000 00		110,000 00
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		219,860 99		219,860 99
Demand certificates of deposit			392,784 00	392,784 00
Time certificates of deposit		7,208 26		7,208 26
Certified checks		97,881 55		97,881 55
Cashier's checks		1,765 03		1,765 03
State, county and municipal deposits				
Postal savings deposits		55,000 00	45,000 00	100,000 00
Other liabilities				
Totals		\$966,622 96	\$488,784 00	\$1,155,406 96

## 53. "PETALUMA SAVINGS BANK"—PETALUMA.

Incorporated September 7, 1870.

OFFICERS—Frank H. Denman, President; Geo. P. McNear, Vice-President; John Lawler, Jr., Secretary, Treasurer and Cashier;  
 R. W. Turner, Assistant Cashier; A. P. Beltrons, Assistant Cashier.  
 DIRECTORS—Frank H. Denman, George P. McNear, Scott Bowles, W. C. Keig, John Denman, Wm. H. Zartman, J. T. O'Brien,  
 Wm. B. Haskell, N. Tomasi.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$828,985 07	
Overdrafts-----			
Bonds, warrants, and other securities-----		85,678 50	
Bank premises, furniture and fixtures-----		17,000 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		25,069 99	
Due from other banks-----		19,546 32	
Actual cash on hand-----		17,000 00	
Exchanges for clearing house-----		467 45	
Checks and other cash items-----			
Other resources-----			
Totals-----		\$994,347 33	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$100,000 00	
Undivided profits, less expenses and taxes paid-----		25,000 00	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----		23,520 83	
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		738,044 17	
Time certificates of deposit-----			
Certified checks-----		57,347 13	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		49,000 00	
Other liabilities-----		1,435 20	
Totals-----		\$994,347 33	

## 54, 54A, AND 54B. "COLUSA COUNTY BANK"—COLUSA.

Incorporated September 15, 1870.

OFFICERS—B. H. Burton, President; T. Harrington, Secretary, Treasurer, and Cashier.  
 DIRECTORS—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,721,180 77		
Overdrafts				
Bonds, warrants, and other securities		12,005 49		
Bank premises, furniture and fixtures		330,621 97		
Safe deposit vaults		61,500 16		
Other real estate owned				
Due from reserve banks		7,657 69		
Due from other banks		119,710 91		
Actual cash on hand				
Exchanges for clearing house		69,613 15		
Checks and other cash items		2,713 59		
Other resources				
Totals		\$2,344,869 73		
LIABILITIES.				
Capital stock paid in		\$200,000 00		
Surplus		250,000 00		
Undivided profits, less expenses and taxes paid		90,453 86		
Other existing profits, collected, but not in undivided profits account		32,420 91		
Bills payable (including certificates of deposit representing money borrowed)		300,000 00		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		501,591 40		
Savings deposits				
Demand certificates of deposit		44,015 43		
Time certificates of deposit		373,188 01		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Fiscal savings deposits		250,000 00		
Other liabilities				
Totals		\$2,344,869 73		

NOTE.—The above statement includes the business of Maxwell and Grimes branch offices.



## 57. BANK OF NAPA—NAPA.

Incorporated September 14, 1871.

Officers: S. M. Chapman, President and Treasurer; Henry Brown, Secretary and Cashier.  
 Directors: S. M. Chapman, Henry Brown, F. E. Trubody, R. S. Holden, L. J. Norton, J. W. Miller, R. P. Landin, P. S. King,  
 D. C. Brown, Louise M. Chapman, W. D. Mansfield, N. P. Nielsen, S. E. Lester, Nina C. DeWeese, Levi Chapman, Geo. M.  
 Chapman, Nina DeWeese Starr.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$118,105 41	\$506,800 00	\$624,905 41
Overdrafts.....			
Bonds, warrants, and other securities.....	147,615 75	98,825 00	246,441 75
Bank premises, furniture and fixtures.....	40,000 00		40,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	45,330 82	12,000 00	57,330 82
Due from other banks.....	130 90		130 90
Actual cash on hand.....	33,754 95	13,428 85	47,182 80
Exchanges for clearing house.....			
Checks and other cash items.....	12,700 98		12,700 98
Other resources.....			
Totals.....	\$865,647 81	\$631,053 85	\$1,326,701 66

## LIABILITIES.

Capital stock paid in.....	\$150,000 00	\$25,000 00	\$175,000 00
Surplus.....	30,000 00	35,000 00	65,000 00
Undivided profits, less expenses and taxes paid.....	65,445 53		65,445 53
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	30,000 00		30,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	279,400 52		279,400 52
Demand certificates of deposit.....		571,053 85	571,053 85
Time certificates of deposit.....	7,187 89		7,187 89
Certified checks.....	29,038 31		29,038 31
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	63,555 16		63,555 16
Other liabilities.....			
Totals.....	\$865,647 81	\$631,053 85	\$1,326,701 66

## 58. BANK OF CHICO—CHICO.

Incorporated January 4, 1873.

OFFICERS—W. S. Kilpatrick, President; E. E. Canfield, Vice-President; Thos. N. Crew, Secretary, Treasurer and Cashier; O. A.

Kilpatrick, Assistant Cashier.

DIRECTORS—E. H. T. Anderson, E. E. Canfield, Thos. N. Crew, Morris Oser, H. W. Crew, W. S. Kilpatrick, H. C. Compton.

Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$314,882 72	\$97,265 00	\$412,097 72
Overdrafts-----	4,362 00	-----	4,362 00
Bonds, warrants, and other securities-----	47,415 66	10,320 00	57,735 66
Bank premises, furniture and fixtures-----	27,724 00	-----	27,724 00
Safe deposit vaults-----	650 20	-----	650 20
Other real estate owned-----	1,944 47	-----	1,944 47
Due from reserve banks-----	49,227 44	2,005 70	51,233 14
Due from other banks-----	424 69	-----	424 69
Actual cash on hand-----	29,983 00	2,462 64	32,445 64
Exchanges for clearing house-----	2,483 28	-----	2,483 28
Checks and other cash items-----	363 60	-----	363 60
Other resources-----	-----	-----	-----
Totals-----	\$479,411 24	\$112,053 34	\$591,464 58
LIABILITIES.			
Capital stock paid in-----	\$75,000 00	\$25,000 00	\$100,000 00
Surplus-----	8,500 00	2,500 00	11,000 00
Undivided profits, less expenses and taxes paid-----	14,785 72	196 89	14,982 61
Other existing profits, collected, but not in undivided profits account-----	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)-----	30,000 00	-----	30,000 00
Deposits, due to banks-----	54 50	-----	54 50
Dividends unpaid-----	4,000 00	-----	4,000 00
Individual deposits subject to check-----	209,498 29	-----	209,498 29
Savings deposits-----	-----	75,356 45	75,356 45
Demand certificates of deposit-----	19,478 85	-----	19,478 85
Time certificates of deposit-----	87,088 04	-----	87,088 04
Certified checks-----	-----	-----	-----
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	31,005 84	9,000 00	40,005 84
Postal savings deposits-----	-----	-----	-----
Other liabilities-----	-----	-----	-----
Totals-----	\$479,411 24	\$112,053 34	\$591,464 58

NOTE.—Added savings department November 17, 1913.

## 61. SAVINGS BANK OF SANTA ROSA—SANTA ROSA.

Incorporated March 10, 1873.

Officers: J. P. Overton, President; Cornelius Shea, Vice-President; C. A. Hoffer, Secretary, Treasurer and Cashier; A. G. Wright, Assistant Cashier; R. A. Holden, Assistant Cashier.  
 Directors: J. P. Overton, Cornelius Shea, F. H. Demann, P. F. Halman, P. A. Mechem, J. R. Edwards, C. D. Barnett.

Statement of June 30, 1914.

Assets.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants, and other securities	\$901,064 74	\$708,024 02	\$1,672,100 77
Bank premises, furniture and fixtures	13,539 99		13,539 99
Safe deposit vaults	35,900 00	12,165 42	128,135 42
Other real estate owned		50,000 00	50,000 00
Due from reserve banks	60,359 60	4,555 55	4,556 55
Due from other banks	8,012 03	33,897 24	84,830 24
Actual cash on hand	62,667 34		8,012 03
Exchanges for clearing house	12,844 12	38,055 51	93,742 85
Checks and other cash items	1,265 95		12,844 12
Other resources	139 56		1,265 95
<b>Totals</b>	<b>\$1,080,524 73</b>	<b>\$977,108 75</b>	<b>\$2,059,633 48</b>
<b>LIABILITIES.</b>			
Capital stock paid in			
Surplus	\$317,000 00	\$265,350 00	\$582,350 00
Undivided profits, less expenses and taxes paid	130,000 00	40,000 00	130,000 00
Other existing profits, collected, but not in undivided profits account	12,687 58	14,817 19	27,504 77
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	57,000 00		57,000 00
Dividends unpaid	30,234 93		30,234 93
Individual deposits subject to check	122 72		122 72
Savings deposits	314,486 94		314,486 94
Demand certificates of deposit	30,510 15	801,316 03	891,316 06
Time certificates of deposit	327,049 41		327,049 41
Certified checks	10,423 00		10,423 00
Cashier's checks			
State, county and municipal deposits	10,000 00	54,500 00	64,500 00
Postal savings deposits			
Other liabilities		185 59	185 59
<b>Totals</b>	<b>\$1,080,524 73</b>	<b>\$977,108 75</b>	<b>\$2,059,633 48</b>

## 62 AND 62A. SALINAS CITY BANK—SALINAS.

Incorporated May 10, 1873.

OFFICERS—Harry Winham, President; W. J. Irvine, Vice-President; Elmer P. Alexander, Secretary, Treasurer and Cashier; James Binsacca, Assistant Cashier; E. E. Walsh, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Burdin, Wm. Sarles, Elmer McKinnon.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$477,470 92	\$450,672 83	\$928,143 75
Overdrafts-----	1,567 10		1,567 10
Bonds, warrants, and other securities-----	126,818 83	27,927 83	154,746 66
Bank premises, furniture and fixtures-----	95,710 30		95,710 30
Safe deposit vaults-----			
Other real estate owned-----	7,008 40	4,430 70	12,069 10
Due from reserve banks-----	47,948 22	12,988 70	60,936 92
Due from other banks-----	94 24		94 24
Actual cash on hand-----	50,834 19	17,052 14	67,886 33
Exchanges for clearing house-----			
Checks and other cash items-----	2,835 84		2,835 84
Other resources-----			
Totals-----	\$810,887 58	\$513,072 20	\$1,323,959 78

## LIABILITIES.

Capital stock paid in-----		\$10,000 00	\$300,000 00
Surplus-----	\$200,000 00	10,000 00	75,000 00
Undivided profits, less expenses and taxes paid-----	65,000 00		10,614 63
Other existing profits, collected, but not in undivided profits account-----	10,614 63		
Bills payable (including certificates of deposit representing money borrowed)-----	80,000 00		80,000 00
Deposits, due to banks-----	3,119 82		3,119 82
Deposits, due to individuals-----	4,875 00		4,875 00
Individual deposits subject to check-----	200,750 67		200,750 67
Savings deposits-----		460,071 88	460,071 88
Demand certificates of deposit-----	305 58		305 58
Time certificates of deposit-----	91,231 36		91,231 36
Certified checks-----	20 00		20 00
Cashier's checks-----	1,470 49		1,470 49
State, county and municipal deposits-----			
Postal savings deposits-----	93,500 00		93,500 00
Other liabilities-----		3,000 32	3,000 32
Totals-----	\$810,887 58	\$513,072 20	\$1,323,959 78

NOTE.—The above statement includes the business of the Soledad branch office.



**63. BANK OF HOLLISTER—HOLLISTER.**

Incorporated October 21, 1875.

OFFICERS—T. S. Hawkins, President; T. W. Hawkins, Secretary, Treasurer and Cashier; D. M. Paterson, Assistant Cashier.  
 DIRECTORS—T. S. Hawkins, R. Eschenburg, J. W. Hawkins, H. J. Schulz, E. E. Holbrook, N. C. Briggs, Jr., J. L. Hubner.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,025,976 14		
Overdrafts.....		2,680 75		
Bonds, warrants, and other securities.....		103,930 32		
Bank premises, furniture and fixtures.....		33,000 00		
Safe deposit vaults.....		5,000 00		
Other real estate owned.....				
Due from reserve banks.....		89,660 02		
Due from other banks.....		1,087 35		
Actual cash on hand.....		43,653 50		
Exchanges for clearing house.....				
Checks and other cash items.....		2,949 99		
Other resources.....				
Totals.....		\$1,306,788 28		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$250,000 00		
Undivided profits, less expenses and taxes paid.....		175,000 00		
Other existing profits, collected, but not in undivided profits account.....		121,591 37		
Bills payable including certificates of deposit representing money borrowed.....		24,466 11		
Deposits, due to banks.....		165,000 00		
Dividends unpaid.....		40,525 95		
Individual deposits.....		12,249 24		
Savings deposits subject to check.....		273,515 07		
Demand certificates.....				
Time certificates of deposit.....		1,070 00		
Certified checks.....		169,541 54		
Cashier's checks.....		225 00		
State, county and municipal deposits.....				
Postal savings deposits.....		73,604 00		
Other liabilities.....				
Totals.....		\$1,306,788 28		

## 64. BANK OF MARTINEZ—MARTINEZ.

Incorporated October 7, 1873.

Officers—W. S. Timming, President; A. E. Dunkel, Vice-President; W. A. Hale, Secretary, Treasurer and Cashier; Jennette Rankin, Assistant Cashier; F. R. Jones, Assistant Cashier.  
 Directors—W. S. Timming, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thomas B. Fernandez.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Contingent.
Loans and discounts			
Overdrafts	\$183,934 41	\$536,709 28	\$720,413 69
Bonds, warrants, and other securities	595 54		595 54
Bank promises, furniture and fixtures	65,103 31	33,450 50	98,553 81
Safe deposit vaults.	30,250 00	6,750 00	27,000 00
Other real estate owned	931 28	1,582 55	1,803 83
Due from reserve banks	87,899 13	50,955 05	137,854 18
Due from other banks	1,000 89		1,000 89
Actual cash on hand	27,009 65	11,459 40	38,069 05
Exchanges for clearing house			
Checks and other cash items	271 05		271 05
Other resources	77 06		77 06
<b>Totals</b>	<b>\$886,032 32</b>	<b>\$640,906 78</b>	<b>\$1,026,959 10</b>

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$75,000 00	\$25,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account	73,541 59	37,000 00	110,541 59
Bills payable (including certificates of deposit representing money borrowed)		5,077 84	5,077 84
Deposits, due to banks			
Dividends unpaid	9,580 38		9,580 38
Individual deposits subject to check			
Savings deposits	175,279 20		175,279 20
Demand certificates of deposit		573,828 94	573,828 94
Time certificates of deposit	2,848 94		2,848 94
Certified checks			
Cashier's checks	1,777 21		1,777 21
State, county and municipal deposits	25 00		25 00
Postal savings deposits	48,000 00		48,000 00
Other liabilities			
<b>Totals</b>	<b>\$886,032 32</b>	<b>\$640,906 78</b>	<b>\$1,026,959 10</b>

## 65. "BANK OF DIXON"—DIXON.

Incorporated October 30, 1873.

OFFICERS—J. H. Peterson, President; R. J. Currey, Vice-President; J. H. Rice, Secretary, Treasurer, Manager and Cashier;  
 R. Moss, Assistant Cashier.  
 DIRECTORS—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$410,948 52	\$238,499 20	\$649,447 72
Overdrafts-----		7,008 26		7,008 26
Bonds, warrants, and other securities-----		93,992 90	39,000 00	132,992 90
Bank premises, furniture and fixtures-----		38,399 23		38,399 23
Safe deposit vaults-----		1,250 00		1,250 00
Other real estate owned-----		5,000 00		5,000 00
Due from reserve banks-----		35,231 88	6,883 56	42,115 44
Due from other banks-----				
Actual cash on hand-----		13,262 75	5,416 55	18,679 30
Exchanges for clearing house-----		94 65		94 65
Checks and other cash items-----				
Other resources-----				
Totals-----		\$605,068 19	\$289,799 31	\$894,867 50
LIABILITIES.				
Capital stock paid in-----				
Surplus-----		\$200,000 00	\$25,900 00	\$225,900 00
Undivided profits, less expenses and taxes paid-----		40,000 00	10,000 00	50,000 00
Other existing profits, collected, but not in undivided profits account-----		16,700 31		16,700 31
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----		120,000 00		120,000 00
Dividends unpaid-----				
Individual deposits subject to check-----		167,247 67		167,247 67
Savings deposits-----			205,301 51	205,301 51
Demand certificates of deposit-----				
Time certificates of deposit-----		1,005 00	48,597 80	49,602 80
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----		60,145 21		60,145 21
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$605,068 19	\$289,799 31	\$894,867 50

**66. BANK OF UKIAH—UKIAH.**

Incorporated January 10, 1874.

OFFICERS—H. T. Hopper, President; F. C. Albertson, Vice-President; W. F. Thomas, Secretary, Treasurer and Cashier; C. H. Duncan, Assistant Cashier.

DIRECTORS—H. T. Hopper, F. C. Albertson, J. A. Redmeyer, F. C. Handy, W. H. Gibson.

**Statement of June 30, 1914.**

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$855,642 32		
Bonds, warrants, and other securities-----	294 42		
Bank premises, furniture and fixtures-----	151,995 20		
Safe deposit vaults-----	25,000 00		
Other real estate owned-----	3,106 05		
Due from reserve banks-----	60,050 76		
Due from other banks-----	1,297 54		
Actual cash on hand-----	42,863 38		
Exchanges for clearing house-----			
Checks and other cash items-----	33 70		
Other resources-----			
<b>Totals-----</b>	<b>\$610,322 86</b>		
<b>LIABILITIES.</b>			
Capital stock paid in-----			
Surplus-----	\$150,000 00		
Undivided profits, less expenses and taxes paid-----	25,000 00		
Other existing profits, collected, but not in undivided profits account-----	880 80		
Bills payable (including certificates of deposit representing money borrowed)-----	13,385 36		
Deposits, due to banks-----	20,000 00		
Deposits, due to individuals-----	4,152 37		
Individual deposits subject to check-----	78 00		
Savings deposits-----	273,752 88		
Demand certificates of deposit-----			
Time certificates of deposit-----	4,552 01		
Certified checks-----	78,941 44		
Cashier's checks-----			
State county and municipal deposits-----			
Postal savings deposits-----	69,000 00		
Other liabilities-----			
<b>Totals-----</b>	<b>\$640,322 86</b>		



## 68. "THE BANK OF LAKE"—LAKEPORT.

Incorporated March 19, 1874.

OFFICERS—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Secretary, Treasurer, Manager and Cashier; D. W. Greene, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos. Levy, L. J. Shuman, W. C. Moore.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$113,933 98		
Overdrafts-----		100 54		
Bonds, warrants, and other securities-----		33,987 10		
Bank premises, furniture and fixtures-----		10,600 00		
Safe deposit vaults-----				
Other real estate owned-----		35,050 40		
Due from reserve banks-----				
Due from other banks-----		20,637 88		
Actual cash on hand-----		1 20		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$213,730 10		
LIABILITIES.				
Capital stock paid in-----		\$50,070 00		
Surplus-----		20,000 00		
Undivided profits, less expenses and taxes paid-----		9,200 29		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----		330 00		
Individual deposits subject to check-----		121,927 31		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		12,142 50		
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$213,730 10		

## 71. BANK OF WATSONVILLE—WATSONVILLE.

OFFICERS—H. S. Fletcher, President; W. R. Radcliff, Secretary, Treasurer and Cashier; T. F. Murray, Assistant Cashier.  
 DIRECTORS—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$337,004 40		
Bonds, warrants and other securities	9 97		
Bank premises, furniture and fixtures	9,440 00		
Safe deposit vaults	45,000 00		
Other real estate owned			
Due from reserve banks	57,230 00		
Due from other banks	21,734 54		
Actual cash on hand	30,309 73		
Exchanges for clearing house	687 33		
Checks and other cash items			
Other resources			
Totals	\$508,965 66		

## LIABILITIES.

Capital stock paid in			
Surplus	\$100,000 00		
Undivided profits, less expenses and taxes paid	75,000 00		
Other existing profits, collected, but not in undivided profits account	32,321 85		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	5,000 00		
Individual deposits subject to check	280,105 87		
Savings deposits			
Demand certificates of deposit	15,503 94		
Time certificates of deposit			
Certified checks	1,035 00		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$508,965 66		

## 72. BANK OF TEHAMA COUNTY—RED BLUFF.

Incorporated September 5, 1874.

OFFICERS—W. R. Culbreth, President; C. L. Brown, Vice-President; Erle Gaus, Secretary, Treasurer, Manager and Cashier.  
 DIRECTORS—W. E. Culbreth, C. L. Brown, W. G. Moore, H. C. Swahn, Erle Gaus.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts		\$1,267,971 00		
Bonds, warrants, and other securities		1,425 94		
Bank premises, furniture and fixtures		364,100 00		
Safe deposit vaults		20,000 00		
Other real estate owned				
Due from reserve banks		474,649 84		
Due from other banks		27,633 15		
Actual cash on hand		111,200 55		
Exchanges for clearing house				
Checks and other cash items		9,901 51		
Other resources		2,469 31		
Totals		\$2,280,251 30		
LIABILITIES.				
Capital stock paid in				
Surplus		\$300,000 00		
Undivided profits, less expenses and taxes paid		103,000 00		
Other existing profits, collected, but not in undivided profits account		139,205 49		
Bills payable including certificates of deposit representing money borrowed		70,765 25		
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		6,000 00		
Savings deposits		684,149 13		
Demand certificates of deposit				
Time certificates of deposit		119,402 64		
Certified checks		740,387 00		
Cashier's checks				
State, county and municipal deposits		139,841 79		
Postal savings deposits				
Other liabilities				
Totals		\$2,280,251 30		

## 74. THE FARMERS BANK OF WHEATLAND—WHEATLAND.

Incorporated October 21, 1874.

Officers—A. C. Stagner, President; J. F. Baum, Secretary; Wm. Lombard, Treasurer and Cashier.  
 Directors—J. F. Baum, Daniel Fraser, J. M. Johnson, Wm. Lombard, A. C. Stagner.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Camblwell.
Loans and discounts	\$94,886 50	\$19,573 09	\$84,459 59
Overdrafts	69 53	-----	69 53
Bonds, warrants, and other securities	71,288 73	5,172 30	76,461 03
Bank premises, furniture and fixtures	8,440 07	-----	8,440 07
Safe deposit vaults	16 00	-----	16 00
Other real estate owned	1,250 00	-----	1,250 00
Due from reserve banks	19,739 90	-----	19,739 90
Due from other banks	639 24	-----	639 24
Actual cash on hand	8,263 27	1,001 08	9,264 35
Exchanges for clearing house	21 20	-----	21 20
Checks and other cash items	42 83	-----	42 83
Other resources	-----	-----	-----
Totals	\$174,657 27	\$25,746 47	\$200,403 74

## LIABILITIES.

Capital stock paid in	\$30,900 00	\$7,500 00	\$38,400 00
Surplus	11 48	2,000 00	2,011 48
Undivided profits, less expenses and taxes paid	739 74	31 73	771 47
Other existing profits, collected, but not in undivided profits account	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	20,000 00	-----	20,000 00
Deposits, due to banks	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	32,175 72	-----	32,175 72
Savings deposits	-----	-----	-----
Demand certificates of deposit	12,840 33	16,214 74	29,055 07
Time certificates of deposit	-----	-----	-----
Certified checks	-----	-----	-----
Cashier's checks	-----	-----	-----
State, county and municipal deposits	18,000 00	-----	18,000 00
Postal savings deposits	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$174,657 27	\$25,746 47	\$200,403 74

Note.—Added savings department January 20, 1914.



## 75. "FARMERS SAVINGS BANK"—LAKEPORT.

Incorporated December 14, 1874.

Officers—J. W. Boggs, President; J. Banks, Vice-President; F. H. Boggs, Cashier, Secretary and Treasurer; H. C. Boggs, Assistant Cashier; Geo. R. Smith, Assistant Cashier.  
 Directors—J. W. Boggs, W. D. Reutz, S. T. Packwood, J. Banks, Andrew Smith, F. H. Boggs, H. C. Boggs.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants, and other securities	\$185,885 85	\$15,495 00	\$201,380 85
Bank premises, furniture and fixtures	80 93		80 93
Safe deposit vaults	8,650 85		8,650 85
Other real estate owned	15,000 00		15,000 00
Due from reserve banks			
Due from other banks	43,914 90		43,914 90
Actual cash on hand			
Exchanges for clearing house	28,011 85	2,365 00	30,376 85
Checks and other cash items	423 50		423 50
Other resources			
Totals	\$281,917 88	\$18,290 00	\$299,207 88

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$80,000 00	\$20,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account	20,000 00	5,000 00	25,000 00
Bills payable (including certificates of deposit representing money borrowed)	6,696 78	128 84	6,825 62
Deposits, due to banks	8,732 84	91 15	8,823 99
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	166,427 99		166,427 99
Demands and certificates of deposit		23,670 00	23,670 00
Time certificates of deposit			
Certified checks			
Cashier's checks	34 95		34 95
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	5 32	01	5 33
Totals	\$281,917 88	\$18,290 00	\$299,207 88

Note.—Added savings department December 29, 1913.

## 76 AND 76A. MERCED SECURITY SAVINGS BANK—MERCED.

Incorporated March 11, 1875.

OFFICERS—C. M. Smith, President; J. H. Simonson, Vice-President, Manager and Secretary; M. D. Wood, Vice-President; L. R. Fancher, Vice-President; J. B. Olcese, Vice-President; H. B. Stoddard, Treasurer and Cashier; F. B. Fancher, Assistant Cashier; O. A. Turner, Assistant Cashier; C. R. Schaffer, Assistant Cashier.

DIRECTORS—L. R. Fancher, J. H. Simonson, G. D. Bliss, E. J. Thomas, M. C. Burchell, J. B. Olcese, C. R. Schaffer, M. D. Wood, H. B. Stoddard, Clarence M. Smith, J. P. Gagliardo.

## Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$552,045 55	\$1,183,324 80	\$1,735,370 35
Bonds, warrants, and other securities	4,612 58		4,612 58
Bank premises, furniture and fixtures	17,350 50		17,350 50
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	1,574 07		1,574 07
Due from other banks	32,925 87	21,418 82	54,344 69
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items	6,708 48		6,708 48
Other resources			
Totals	\$716,334 87	\$1,546,246 57	\$2,262,581 44
LIABILITIES.			
Capital stock paid in			
Surplus	\$150,000 00	\$150,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid	31,000 00	32,000 00	63,000 00
Other existing profits, collected, but not in undivided profits account	28,136 25	33,748 67	61,884 92
Bills payable (including certificates of deposit representing money borrowed)		2,618 00	2,618 00
Deposits, due to banks	150,000 00		150,000 00
Deposits, due to banks	14,795 28		14,795 28
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	340,685 20		340,685 20
Demand certificates of deposit			
Time certificates of deposit	7,414 71	1,181,128 92	1,188,543 63
Certified checks			
Cashier's checks			
State, county and municipal deposits		115,455 61	115,455 61
Postal savings deposits		1,295 37	1,295 37
Other liabilities	332 43		332 43
Totals	\$716,334 87	\$1,546,246 57	\$2,262,581 44

NOTE.—The above statement includes the business of the Atwater branch office.

## 77. SONOMA VALLEY BANK—SONOMA.

Incorporated June 9, 1875.

OFFICERS—Frank M. Burris, President; F. T. Duhring, Vice-President; Jesse Burris, Secretary, Treasurer and Cashier; R. E. Perkins, Assistant Cashier; A. L. Luce, Jr., Assistant Secretary.

DIRECTORS—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, P. H. Thompson.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$208,723 91	\$315,667 73	\$524,391 64
Bonds, warrants, and other securities-----	1,071 47		1,071 47
Bank premises, furniture and fixtures-----	26,475 02		26,475 02
Safe deposit vaults-----		11,174 00	11,174 00
Other real estate owned-----			
Due from reserve banks-----	3,247 33		3,247 33
Due from other banks-----	73,854 95		73,854 95
Actual cash on hand-----	2,551 90		2,551 90
Exchanges for clearing house-----			
Checks and other cash items-----	25,182 88	22,191 06	47,373 94
Other resources-----			
Totals-----	\$341,107 46	\$349,032 79	\$690,140 25

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$40,100 00	\$10,000 00	\$50,100 00
Undivided profits, less expenses and taxes paid-----	35,000 00	25,000 00	60,000 00
Other existing profits, collected, but not in undivided profits account-----	17,010 58		17,010 58
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	213 33		213 33
Individual deposits subject to check-----			
Savings deposits-----	176,490 56		176,490 56
Demanded certificates of deposit-----		314,032 79	314,032 79
Time certificates of deposit-----	5,496 20		5,496 20
Certified checks-----	61,601 79		61,601 79
Cashier's checks-----	195 00		195 00
State, county and municipal deposits-----			
Postal savings deposits-----	5,000 00		5,000 00
Other liabilities-----			
Totals-----	\$341,107 46	\$349,032 79	\$690,140 25

## 78, 78A, 78B AND 78C. SACRAMENTO BANK—SACRAMENTO.

Incorporated February 4, 1875.

OFFICERS—J. M. Henderson, Jr., President; W. M. Bowers, Vice-President; Geo. W. Kramer, Secretary, Treasurer and Cashier;  
 Frank H. Conn, Assistant Cashier.

DIRECTORS—A. Phillip Scheidt, W. M. Bowers, M. E. Ross Roan, J. M. Henderson, Jr., W. S. Kendall.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$7,583,733 55	
Overdrafts-----				
Bonds, warrants, and other securities-----			455,940 33	
Bank premises, furniture and fixtures-----			88,483 16	
Safe deposit vaults-----				
Other real estate owned-----			9,000 00	
Due from reserve banks-----			547,878 52	
Due from other banks-----				
Actual cash on hand-----			160,256 52	
Exchanges for clearing house-----			18,374 29	
Checks and other cash items-----				
Other resources-----				
Totals-----			\$8,853,675 37	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$500,000 00	
Undivided profits, less expenses and taxes paid-----			378,727 65	
Other existing profits, collected, but not in undivided profits account-----			381,978 51	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----			8,032 86	
Deposits, unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			7,266,350 44	
Demand certificates of deposit-----				
Time certificates of deposit-----			68,585 91	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----			250,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$8,853,675 37	

NOTE.—The above statement includes the business of the southwest corner of Seventh and J streets, Sacramento avenue, and southeast corner of Tenth and K streets branch offices.



## 80. "BANK OF SUISUN"—SUISUN.

Incorporated February 7, 1876.

OFFICERS—R. D. Robbins, President; R. D. Robbins, Jr., Vice-President, Secretary, Treasurer and Cashier; C. D. Bowman, Assistant Cashier.

DIRECTORS—R. D. Robbins, F. S. Jones, F. O. Scarlett, Henry Bird, R. D. Robbins, Jr.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$742,152 55		\$742,152 55
Bonds, warrants, and other securities-----	13,283 85	\$254,031 53	13,283 85
Bank premises, furniture and fixtures-----	96,382 36		96,382 36
Safe deposit vaults-----	300 00	216,688 50	315,200 00
Other real estate owned-----			
Due from reserve banks-----		2,567 00	2,567 00
Due from other banks-----	133,379 20	54,913 65	208,292 85
Actual cash on hand-----	185,097 42	13,017 26	200,114 68
Exchanges for clearing house-----	34,933 16	12,951 34	47,914 50
Checks and other cash items-----	1,160 83		1,160 83
Other resources-----			
Totals-----	\$889,071 57	\$636,169 28	\$1,645,240 85

## LIABILITIES.

Capital stock paid in-----			\$100,000 00
Surplus-----	\$75,000 00	\$25,000 00	475,000 00
Undivided profits, less expenses and taxes paid-----	425,000 00	30,000 00	475,000 00
Other existing profits, collected, but not in undivided profits account-----	75,301 88	30,951 24	106,313 12
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	6,023 00		6,023 00
Savings deposits-----	270,209 63		270,209 63
Demand certificates of deposit-----			
Time certificates of deposit-----	2,147 94	550,218 04	550,218 04
Certified checks-----	126,794 10		2,147 94
Cashier's checks-----	129 00		126,794 10
State, county and municipal deposits-----			129 00
Postal savings deposits-----	5,000 00		5,000 00
Other liabilities-----	3,406 02		3,406 02
Totals-----	\$889,071 57	\$636,169 28	\$1,645,240 85

## 81 AND 81A. "CITIZENS BANK"—NEVADA CITY.

Incorporated September 21, 1876.

Officers—D. E. Morgan, President; B. Hall, Vice-President; B. J. Morgan, Secretary and Cashier; W. J. Grenfell, Assistant Cashier.  
 Directors—Benj. Hall, John M. Thomas, D. E. Matteson, C. H. Taylor, D. E. Morgan, R. J. Kennedys, John T. Morgan.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combine.
Loans and discounts			
Overdrafts	\$383,249 72	\$75,990 01	\$459,239 73
Bonds, warrants, and other securities	1,736 82		1,736 82
Bank premises, furniture and fixtures	116,029 82	492,950 00	608,979 82
Safe deposit vaults	16,000 00		16,000 00
Other real estate owned			
Due from reserve banks	23,485 00	3,337 00	26,822 00
Due from other banks	75,659 92	57,217 46	132,877 38
Actual cash on hand			
Exchanges for clearing house	18,240 37	35,000 75	153,841 12
Checks and other cash items	2,230 83		2,230 83
Other resources	609 76		609 76
	365 41		365 41
Totals	\$507,598 65	\$765,115 22	\$1,382,713 87

## LIABILITIES.

Capital stock paid in	\$85,000 00	\$50,000 00	\$144,000 00
Surplus	6,016 43	11,000 00	17,016 43
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	12,318 92		12,318 92
Bills payable (including certificates of deposit representing money borrowed)	2,333 44	5,139 47	7,472 91
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	1,737 53		1,737 53
Savings deposits	402,350 61		402,350 61
Demand certificates of deposit		639,975 75	639,975 75
Time certificates of deposit	22,804 69		22,804 69
Certified checks	235 20		235 20
Cashier's checks			
State, county and municipal deposits	28,000 00	20,000 00	48,000 00
Postal saving deposits	6,754 83		6,754 83
Other liabilities			
Totals	\$507,598 65	\$765,115 22	\$1,382,713 87

NOTE.—The above statement includes the business of the Grass Valley branch office.

## 84. THE MODESTO BANK—MODESTO.

Incorporated October 28, 1878.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary, and Treasurer; W. T. Snoon, Cashier; D. K. Young, Assistant Cashier.  
 DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, C. R. Tillson, T. J. Wisecarver, L. W. Shearer.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$744,625 15		
Dividends.....		2,063 58		
Bonds, warrants, and other securities.....		56,389 00		
Bank premises, furniture and fixtures.....		25,000 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		54,279 03		
Due from other banks.....		60,506 85		
Actual cash on hand.....				
Exchanges for clearing house.....		3,769 82		
Checks and other cash items.....		5,688 55		
Other resources.....				
Totals.....		\$892,354 98		
LIABILITIES.				
Capital stock paid in.....		\$250,000 00		
Surplus.....		55,000 00		
Undivided profits, less expenses and taxes paid.....		25,777 53		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		100,000 00		
Deposits, due to banks.....		26,312 93		
Dividends unpaid.....				
Individual deposits subject to check.....		348,005 71		
Savings deposits.....				
Demand certificates of deposit.....		97,288 81		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		50,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$892,354 98		

## 85. PEOPLE'S SAVINGS BANK—SACRAMENTO.

Incorporated May 28, 1879.

Officers: Wm. Beckman, President; A. C. Folger, Vice-President; J. E. Hutton, Secretary, Treasurer and Cashier; S. E. Pope, Assistant Cashier and Assistant Secretary.

Directors: Wm. Beckman, J. E. Hutton, G. W. Lorenz, A. C. Folger, J. J. Keegan.

Statement of June 30, 1914.

RESOURCES		Commercial department	Savings department	Combined
Loans and discounts				
Overdrafts			\$8,481,394 41	
Bonds, warrants, and other securities			498,303 08	
Bank premises, furniture and fixtures			905,000 00	
Safe deposit vaults			6,600 00	
Other real estate owned			5,446 41	
Due from reserve banks			217,437 96	
Due from other banks			4,028 35	
Actual cash on hand			102,082 14	
Exchanges for clearing house			4,340 00	
Checks and other cash items			13,000 82	
Other resources			1,483 26	
Totals			\$9,546,770 93	
LIABILITIES				
Capital stock paid in				
Surplus			\$200,000 00	
Undivided profits, less expenses and taxes paid			22,000 00	
Other existing profits, collected, but not in undivided profits account			54,482 47	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			16,387 10	
Individual deposits				
Savings deposits			3,673,307 15	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			250,000 00	
Postal savings deposits				
Other liabilities			3,403 24	
Totals			\$9,546,770 93	



## 86. BANK OF WILLOWS—WILLOWS.

Incorporated September 2, 1880.

OFFICERS—B. H. Burton, President; Milton French, Vice-President; P. H. Green, Secretary, Treasurer and Cashier; C. E. Wickes, Assistant Cashier.

DIRECTORS—B. H. Burton, Milton French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$1,211,383 35		
Bonds, warrants, and other securities	2,351 67		
Bank premises, furniture and fixtures	157,354 15		
Safe deposit vaults	40,000 00		
Other real estate owned			
Due from reserve banks	87,029 62		
Due from other banks			
Actual cash on hand	43,650 60		
Exchanges for clearing house			
Checks and other cash items	3,105 73		
Other resources			
Totals	\$1,555,675 13		

## LIABILITIES.

Capital stock paid in			
Surplus	\$300,000 00		
Undivided profits, less expenses and taxes paid	290,000 00		
Other existing profits, collected, but not in undivided profits account	87,020 00		
Due payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	245,000 00		
Dividends unpaid			
Individual deposits subject to check	855 00		
Savings deposits	295,373 88		
Interest certificates of deposit			
Time certificates of deposit	21,013 72		
Cashier's checks	150,473 69		
Checks and drafts			
Notes, currency and municipal deposits	111,300 85		
Postal savings deposits			
Other liabilities	174 59		
Totals	\$1,545,075 13		

## 88. "STOCKTON SAVINGS BANK"—STOCKTON.

Incorporated July 10, 1882.

OFFICERS—George E. Catts, President; A. W. Hoisholt, Vice-President; W. H. Lyons, Cashier and Treasurer; W. N. Harrison, Secretary and Assistant Cashier.  
 DIRECTORS—George E. Catts, Hoyle Greenwood, E. R. Hodges, A. W. Hoisholt, George Hornage, James H. Hough, A. B. Lang, A. D. Rodenbush, J. Cohn, G. A. Atherton, Herman C. Meyer.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$490,869 94	\$805,648 62	\$1,496,518 56
Bonds, warrants, and other securities.....	1,264 09		1,264 09
Bank premises, furniture and fixtures.....	80,966 59	165,181 10	186,177 69
Safe deposit vaults.....	1,500 00	62,000 00	63,500 00
Other real estate owned.....			
Due from other banks.....	79,259 63	21,441 23	100,700 86
Due from other hands.....	2,270 14		2,270 14
Actual cash on hand.....	48,904 75	24,710 43	118,615 18
Exchanges for clearing house.....	9,441 81		9,441 81
Checks and other cash items.....	115 00		115 00
Other resources.....	3,420 00		3,420 00
Totals.....	\$943,041 98	\$1,018,981 38	\$1,962,023 36
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$250,000 00	\$150,000 00	\$400,000 00
Undivided profits, less expenses and taxes paid.....	25,000 00	10,000 00	35,000 00
Other existing profits collected, but not undivided profits account.....	40,436 40	1,354 42	50,790 82
Bills payable including certificates of deposit representing money borrowed.....			
Deposits due to banks.....			
Dividends unpaid.....	16,810 95		16,810 95
Individual deposits subject to check.....	12,639 00		12,639 00
Savings deposits.....	375,674 25	798,204 63	798,204 63
Time certificates of deposit.....			
Demand certificates of deposit.....	44,912 43		44,912 43
Certificates of deposit.....	121,939 12		121,939 12
Cashier's checks.....	4,965 30		4,965 30
Cashier's checks.....	11,673 53		11,673 53
State, county and municipal deposits.....	30,000 00	47,650 00	97,650 00
Postal savings deposits.....		11,712 33	11,712 33
Other liabilities.....			
Totals.....	\$943,041 98	\$1,018,981 38	\$1,962,023 36

## 89. THE BANK OF ST. HELENA—ST. HELENA.

Incorporated August 9, 1882.

Officers—W. W. Lyman, President; C. E. Davis, Vice-President; Frank Pellet, Cashier, Secretary and Treasurer; L. G. Clark, Assistant Cashier.

Directors—W. W. Lyman, C. E. Davis, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$12,824 00	\$199,570 00	\$212,394 00
Overdrafts-----			
Bonds, warrants, and other securities-----	42,988 25	66,169 00	109,088 25
Bank premises, furniture and fixtures-----	7,694 87		7,694 87
Safe deposit vaults-----			
Other real estate owned-----	1 00		1 00
Due from reserve banks-----	36,232 45	4,386 73	40,619 18
Due from other banks-----	83 91		83 91
Actual cash on hand-----	13,940 25	14,067 10	30,007 35
Exchanges for clearing house-----			
Checks and other cash items-----	376 45		376 45
Other resources-----			
Totals-----	\$196,141 18	\$284,123 83	\$480,265 01
LIABILITIES.			
Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$50,000 00	\$25,000 00	\$75,000 00
Other existing profits, collected, but not in undivided profits account-----	12,500 00	6,250 00	18,750 00
Bills payable (including certificates of deposit representing money borrowed)-----	5,132 16	4,020 30	9,152 46
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	565 00		565 00
Savings deposits-----	112,470 20		112,470 20
Demand certificates of deposit-----			
Time certificates of deposit-----		248,853 53	248,853 53
Certified checks-----	2,167 00		2,167 00
Cashier's checks-----	512 00		512 00
State, county and municipal deposits-----			
Postal savings deposits-----	12,764 82		12,764 82
Other liabilities-----			
Totals-----	\$196,141 18	\$284,123 83	\$480,265 01

## 90. SISKIYOU COUNTY BANK—YREKA.

Incorporated September 6, 1882.

OFFICERS—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. C. Patterson, Cashier, Secretary and Treasurer;  
 J. A. Thomas, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Lillian M. Julien.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$333,713 78		
Overdrafts-----	10 82		
Bonds, warrants, and other securities-----	219,865 10		
Bank premises, furniture and fixtures-----	25,200 00		
Bank deposit vaults-----			
Safe deposit vaults-----	8,400 00		
Other real estate owned-----	104,953 83		
Due from reserve banks-----			
Due from other banks-----	43,311 00		
Actual cash on hand-----	1,779 85		
Exchanges for clearing house-----	1,049 00		
Checks and other cash items-----			
Other resources-----			
Totals-----	\$758,883 88		
LIABILITIES.			
Capital stock paid in-----	\$100,000 00		
Surplus-----	100,000 00		
Undivided profits, less expenses and taxes paid-----	55,419 92		
Other existing profits, collected, but not in undivided profits account-----	435 78		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	5,164 61		
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	422,230 33		
Demand certificates of deposit-----			
Time certificates of deposit-----	20,373 62		
Certified checks-----	400 40		
Cashier's checks-----			
State, county and municipal deposits-----	37,881 57		
Postal savings deposits-----	16,947 15		
Other liabilities-----			
Totals-----	\$758,883 88		



## 91 AND 91A. THE BANK OF YOLO—WOODLAND.

Incorporated January 27, 1883.

OFFICERS—C. W. Bush, President; R. W. Browning, Vice-President; G. N. Merritt, Vice-President; C. L. Richmond, Cashier, Secretary and Treasurer; E. B. Hayward, Assistant Cashier; J. H. Krider, Cashier Davis Branch.  
 DIRECTORS—C. W. Bush, R. W. Browning, T. L. Baird, Leroy Coll, John Hart, J. A. Harby, T. R. Lowe, G. N. Merritt, G. H. Hecke.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$829,336 90	\$570,600 80	\$1,400,137 79
Overdrafts.....	2,717 15		2,717 15
Bonds, warrants, and other securities.....	205,465 40	87,437 50	292,903 40
Bank premises, furniture and fixtures.....	60,500 00		60,500 00
Safe deposit vaults.....			
Other real estate owned.....	3,246 62		3,246 62
Due from reserve banks.....	41,789 86		41,789 86
Due from other banks.....			
Actual cash on hand.....	40,311 60	25,100 73	65,412 33
Exchanges for clearing house.....			
Checks and other cash items.....	1,108 78		1,108 78
Other resources.....			
Totals.....	\$1,184,676 90	\$883,139 03	\$1,867,815 93

## LIABILITIES.

Capital stock paid in.....	\$250,000 00	\$80,000 00	\$330,000 00
Surplus.....	170,000 00	70,000 00	240,000 00
Undivided profits, less expenses and taxes paid.....	14,369 52	1,510 84	15,880 36
Other existing profits collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	285,000 00		285,000 00
Deposits, due to banks.....			
Dividends unpaid.....	20 00		20 00
Individual deposits subject to check.....	249,467 38		249,467 38
Savings deposits.....			
Demand certificates of deposit.....		531,638 19	531,638 19
Time certificates of deposit.....	138,912 34		138,912 34
Certified checks.....			
Cashier's checks.....	115 00		115 00
State, county and municipal deposits.....			
Postal savings deposits.....	145,000 00		145,000 00
Other liabilities.....			
Totals.....	\$1,184,676 90	\$883,139 03	\$1,867,815 93

NOTE.—The above statement includes the business of the Davis branch office.

## 92. BANK OF VACAVILLE—VACAVILLE.

Incorporated April 23, 1883.

OFFICERS—R. D. Robbins, President; G. W. Crystal, Vice-President; Edw. Fisher, Cashier, Secretary and Treasurer; W. W. Chandler, Assistant Cashier.

DIRECTORS—R. D. Robbins, G. W. Crystal, F. B. Chandler, W. E. Lawrence, E. R. Thurber.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$574,783 29		
Overdrafts		405 20		
Bonds, warrants, and other securities		30,000 00		
Bank premises, furniture and fixtures		9,500 00		
Safe deposit vaults				
Other real estate owned		12,000 00		
Due from reserve banks		30,000 00		
Due from other banks		381 34		
Actual cash on hand		20,495 82		
Exchanges for clearing house		48 75		
Checks and other cash items				
Other resources				
Totals		\$506,679 00		
LIABILITIES.				
Capital stock paid in				
Surplus		\$100,000 00		
Undivided profits, less expenses and taxes paid		27,000 00		
Other existing profits, collected, but not in undivided profits account		6,872 07		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		75,000 00		
Dividends unpaid				
Individual deposits subject to check		25 00		
Savings deposits		125,071 81		
Demand certificates of deposit				
Time certificates of deposit		11,550 76		
Certified checks		161,159 55		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$506,679 00		

## 93. THE BANK OF LOS GATOS—LOS GATOS.

Incorporated November 9, 1883.

OFFICERS—J. A. Case, President; F. F. Watkins, Vice-President; S. D. Balch, Cashier, Secretary and Treasurer; P. E. Curtis, Assistant Cashier.

DIRECTORS—G. S. McMurty, J. A. Case, F. F. Watkins, S. D. Balch, Jas. J. Stanfield.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$205,945 70	\$308,329 50	\$514,275 20
Overdrafts.....	49 50		49 50
Bonds, warrants, and other securities.....	44,590 00	7,800 00	52,390 00
Bank premises, furniture and fixtures.....	1,000 00		1,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	46,475 80	8,540 63	55,016 43
Due from other banks.....	3,250 00		3,250 00
Actual cash on hand.....	24,183 85	8,532 97	32,736 82
Exchanges for clearing house.....			
Checks and other cash items.....	139 67		139 67
Other resources.....	732 95		732 95
Totals.....	\$326,284 13	\$333,223 10	\$659,507 23

## LIABILITIES.

Capital stock paid in.....	\$30,000 00	\$30,000 00	\$50,000 00
Surplus.....	20,000 00	10,000 00	30,000 00
Undivided profits, less expenses and taxes paid.....	3,573 23	4,870 21	8,443 44
Other existing profits, collected, but not in undivided profits account.....	1,732 20	2,948 49	4,680 69
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	80 00		80 00
Savings deposits.....	203,576 43		203,576 43
Demand certificates of deposit.....		295,404 40	295,404 40
Time certificates of deposit.....	4,713 46		4,713 46
Certified checks.....	37,744 14		37,744 14
Cashier's checks.....	342 50		342 50
State, county and municipal deposits.....			
Postal savings deposits.....	22,000 00		22,000 00
Other liabilities.....	2,512 17		2,512 17
Totals.....	\$326,284 13	\$333,223 10	\$659,507 23

## 94. BANK OF CLOVERDALE—CLOVERDALE.

Incorporated February 25, 1884.

Officers—C. B. Shaw, President; Walter Sink, Vice-President; C. L. Sodegley, Cashier, Secretary and Treasurer.  
 Directors—C. B. Shaw, Walter Sink, C. L. Sodegley, Geo. Fredricks, H. E. Black.

Statement of June 30, 1914.

RESOURCES.	Combined.	
	Commercial department.	Savings department.
Loans and discounts		
Overdrafts	\$295,194 44	
Bonds, warrants, and other securities	33 66	
Bank premises, furniture and fixtures	30,000 00	
Safe deposit vaults		
Other real estate owned	10,000 00	
Due from reserve banks		
Due from other banks	56,038 32	
Actual cash on hand	27,027 30	
Exchanges for clearing house		
Checks and other cash items	1,150 84	
Other resources		
Totals	\$419,444 56	
LIABILITIES.		
Capital stock paid in		
Surplus	\$50,000 00	
Undivided profits, less expenses and taxes paid	25,000 00	
Other existing profits, collected, but not in undivided profits account	11,247 43	
Bills payable (including certificates of deposit representing money borrowed)		
Notes payable		
Deposits, due to banks		
Deposits unpaid		
Individual deposits subject to check	118,842 30	
Savings deposits		
Time and certificates of deposit	21,311 09	
Time certificates of deposit	168,043 74	
Certified checks		
Cashier's checks		
State, county and municipal deposits		
Postal savings deposits	25,000 00	
Other liabilities		
Totals	\$419,444 56	



## 96. GLENDORA BANK—GLENDORA.

Incorporated December 8, 1884.

OFFICERS—J. H. Odell, President; A. E. Englehardt, Vice-President; F. E. Odell, Cashier, Secretary and Treasurer; Dr. G. E. Odell, Assistant Cashier.

DIRECTORS—J. H. Odell, A. E. Englehardt, F. E. Odell, G. E. Odell, J. J. West, W. B. Cullen, J. A. Lewis.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$176,741 11		
Bonds, warrants, and other securities-----	249 41		
Bank premises, furniture and fixtures-----	22,009 40		
Safe deposit vaults-----	9,135 30		
Other real estate owned-----			
Due from other banks-----	26,631 19		
Due from reserve banks-----			
Due from other banks-----	12,944 49		
Actual cash on hand-----			
Exchanges for clearing house-----	28 60		
Checks and other cash items-----	61 88		
Other resources-----			
Totals-----	\$211,800 69		

## LIABILITIES.

Capital stock paid in-----	
Surplus-----	\$42,000 00
Undivided profits, less expenses and taxes paid-----	8,000 00
Other existing profits, collected, but not in undivided profits account-----	4 69
Bills payable (including certificates of deposit representing money borrowed)-----	5,371 53
Deposits, due to banks-----	10,000 00
Dividends unpaid-----	
Individual deposits subject to check-----	78,831 32
Savings deposits-----	
Demand certificates of deposit-----	
Time certificates of deposit-----	77,593 13
Certified checks-----	
Cashier's checks-----	
State, county and municipal deposits-----	
Postal savings deposits-----	20,000 00
Other liabilities-----	
Totals-----	\$241,800 69



## 102. "CONSOLIDATED BANK OF ELSINORE"—ELSNORE.

Incorporated August 18, 1887.

OFFICERS—S. A. Stewart, President; S. H. Herrick, Vice-President; H. H. Niemann, Vice-President; J. O. Michelle, Cashier, Secretary and Treasurer.

DIRECTORS—S. A. Stewart, S. H. Herrick, H. H. Niemann, A. G. Keck, N. L. Dickson.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$71,708 33		
Overdrafts-----		55 33		
Bonds, warrants, and other securities-----		20,450 00		
Bank premises, furniture and fixtures-----		12,600 00		
Sale deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		19,137 64		
Due from other banks-----		2,500 00		
Actual cash on hand-----		8,413 68		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
<b>Totals</b> -----		<b>\$134,865 08</b>		
LIABILITIES.				
Capital stock paid in-----				
Surplus-----		\$25,000 00		
Undivided profits, less expenses and taxes paid-----		5,000 00		
Other existing profits, collected, but not in undivided profits account-----		857 65		
Bills payable (including certificates of deposit representing money borrowed)-----		1,682 08		
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		69,790 52		
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----		20,400 24		
Certified checks-----		50 00		
Cashier's checks-----			193 78	
State, county and municipal deposits-----				
Postal savings deposits-----		11,881 81		
Other liabilities-----				
<b>Totals</b> -----		<b>\$134,865 08</b>		

## 103. THE BANK OF ARCATA—ARCATA.

Incorporated September 11, 1886.

Officers—Thomas Bair, President; Wesley W. Stone, Vice-President; Frank H. Tooby, Cashier, Secretary and Treasurer; C. E. Stone, Assistant Cashier.  
 Directors—Frank H. Tooby, N. H. Patk, Sylvester Myers, Thomas Bair, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$829,740 84		
Overdrafts				
Bonds, warrants, and other securities		10,608 60		
Bank premises, furniture and fixtures		33,869 52		
Safe deposit vaults				
Other real estate owned		10,330 10		
Due from other banks		93,072 72		
Actual cash on hand		7,881 78		
Exchanges for clearing house		24,482 15		
Checks and other cash items		600 04		
Other resources		124 75		
		5 31		
Totals		\$910,885 81		
LIABILITIES.				
Capital stock paid in				
Surplus		\$100,000 00		
Undivided profits, less expenses and taxes paid		100,000 00		
Other existing profits, collected, but not in undivided profits account		51,512 40		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		234,764 50		
Savings deposits				
Demand certificates of deposit		18,363 31		
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits		3,963 53		
Postal savings deposits		2,286 07		
Other liabilities				
Totals		\$510,885 81		



## 106. "BANK OF CENTRAL CALIFORNIA"—FRESNO.

Incorporated February 26, 1887.

OFFICERS—Louis Einstein, President; Max Frankenau, Vice-President; L. Gundelfinger, Cashier and Treasurer; C. E. Hamilton, Secretary and Assistant Cashier.

DIRECTORS—W. M. Rennie, W. T. Mattingly, Louis Einstein, Max Frankenau, L. Gundelfinger.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts		\$543,778 66		
Bonds, warrants, and other securities		201 79		
Bank premises, furniture and fixtures		94,612 96		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		176,026 69		
Due from other banks		19,447 78		
Actual cash on hand		63,145 46		
Exchanges for clearing house		5,822 56		
Checks and other cash items		808 35		
Other resources		2,988 75		
Totals		\$806,127 70		
LIABILITIES.				
Capital stock paid in				
Surplus		\$300,000 00		
Undivided profits, less expenses and taxes paid		80,000 00		
Other existing profits, collected, but not in undivided profits account		25,021 70		
Bills payable (including certificates of deposit representing money borrowed)		25,987 25		
Deposits, due to banks				
Dividends unpaid		15,466 67		
Individual deposits subject to check		6,000 00		
Savings deposits		488,576 72		
Time and certificates of deposit				
Time certificates of deposit		1,332 98		
Cashier's checks		51,988 56		
Cashier's checks		831 82		
State, county and municipal deposits		10,300 00		
Trostal savings deposits		7,000 00		
Other liabilities				
Totals		922 00		
		\$806,127 70		

## 107. THE BANK OF ORLAND—ORLAND.

Incorporated March 29, 1887.

OFFICERS—George A. Barceloux, President; H. J. Barceloux, Vice-President; W. E. Searce, Cashier, Secretary and Treasurer.  
 DIRECTORS—George A. Barceloux, W. E. Searce, H. J. Barceloux, Charles L. Donahoe, A. Searce.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$223,776 72		
Overdrafts-----		9,506 53		
Bonds, warrants, and other securities-----		33,386 45		
Bank premises, furniture and fixtures-----		13,250 00		
Safe deposit vaults-----		2,000 00		
Other real estate owned-----				
Due from reserve banks-----		23,156 76		
Due from other banks-----				
Actual cash on hand-----		17,796 00		
Exchanges for clearing house-----				
Checks and other cash items-----		109 50		
Other resources-----				
Totals-----		\$316,022 36		
LIABILITIES.				
Capital stock paid in-----		\$50,000 00		
Surplus-----		12,500 00		
Undivided profits, less expenses and taxes paid-----		11,732 45		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		5,000 00		
Notes rediscounted-----		5,000 00		
Deposits, due to banks-----				
Dividends unpaid-----		135 50		
Individual deposits subject to check-----		132,414 44		
Savings deposits-----				
Demand certificates of deposit-----		19,846 70		
Time certificates of deposit-----		21,842 84		
Certified checks-----				
Cashier's checks-----		11,968 87		
State, county and municipal deposits-----		25,000 00		
Postal savings deposits-----		1,181 56		
Other liabilities-----				
Totals-----		\$316,022 36		

## 108. THE SAN DIEGO SAVINGS BANK—SAN DIEGO.

Incorporated April 15, 1889.

OFFICERS—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; E. M. Barber, Cashier, Secretary and Treasurer; C. L. Reed, Assistant Cashier.  
 DIRECTORS—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., E. M. Barber, C. L. Williams, F. R. Burnham.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	Overdrafts		\$3,574,608 83	
Bonds, warrants, and other securities	Bank premises, furniture and fixtures		215,583 06	
Safe deposit vaults	Other real estate owned		96,374 78	
Due from reserve banks	Due from other banks		35,000 00	
Due from other banks	Actual cash on hand		324,665 72	
Exchanges for clearing house	Checks and other cash items		106,879 92	
Other resources			21,758 18	
			22,807 31	
Totals			\$4,397,737 80	
LIABILITIES.				
Capital stock paid in				
Surplus			\$200,000 00	
Undivided profits, less expenses and taxes paid			200,000 00	
Other existing profits, collected, but not in undivided profits account			178,084 87	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			3,315,776 61	
Time certificates of deposit				
Certified checks			203,876 32	
Cashier's checks				
State, county and municipal deposits			100,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$4,397,737 80	

# 109. THE BANK OF OCEANSIDE—OCEANSIDE.

Incorporated June 9, 1887.

OFFICERS—George A. Lane, President; C. S. Libby, Vice-President; E. S. Payne, Cashier and Treasurer; E. B. Johansen, Secretary and Assistant Cashier.

DIRECTORS—C. J. Walker, E. S. Payne, C. S. Libby, W. W. Perkins, George A. Lane.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$48,402 23		
Overdrafts-----	77 36		
Bonds, warrants, and other securities-----	20,484 42		
Bank premises, furniture and fixtures-----	25,320 00		
Safe deposit vaults-----			
Other real estate owned-----	2,400 00		
Due from reserve banks-----	9,978 60		
Due from other banks-----			
Actual cash on hand-----	4,086 92		
Exchanges for clearing house-----			
Checks and other cash items-----	575 08		
Other resources-----			
Totals-----	\$111,375 11		
LIABILITIES.			
Capital stock paid in-----	\$25,000 00		
Surplus-----	5,300 00		
Undivided profits, less expenses and taxes paid-----	1,168 30		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	7,000 00		
Deposits, due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	51,919 53		
Savings deposits-----			
Demand certificates of deposit-----	375 00		
Time certificates of deposit-----	8,299 00		
Certified checks-----	13 28		
Cashier's checks-----	700 00		
State, county and municipal deposits-----			
Postal savings deposits-----	12,000 00		
Other liabilities-----			
Totals-----	\$111,375 11		



## 110. "THE COMMERCIAL BANK"—SANTA BARBARA.

Incorporated August 17, 1887.

OFFICERS—George S. Edwards, President; Joseph Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier.  
 DIRECTORS—George S. Edwards, Joseph Sexton, A. Edwards, T. S. Hawley, John W. Ballard, John S. Edwards, Edward F. R. Vail.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b>				
Overdrafts		\$957,817 97		
Bonds, warrants, and other securities		8,070 34		
Bank premises, furniture and fixtures		155,193 12		
Safe deposit vaults		6,500 00		
Other real estate owned				
Due from reserve banks		17,880 00		
Due from other banks		169,300 40		
Actual cash on hand		1,354 35		
Exchanges for clearing house		98,435 37		
Checks and other cash items		9,280 51		
Other resources		11,839 14		
		9,937 47		
Totals		\$1,417,738 97		
<b>LIABILITIES.</b>				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		11,000 00		
Other existing profits, collected, but not in undivided profits account		18,997 33		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks		100,000 00		
Dividends unpaid		58,123 43		
Individual deposits subject to check		9,000 00		
Savings deposits		841,386 09		
Demand certificates of deposit				
Time certificates of deposit		11,022 38		
Certified checks		45,886 05		
Cashier's checks		4,392 49		
State, county and municipal deposits				
Postal savings deposits		122,951 20		
Other liabilities				
Totals		\$1,417,738 97		

# 111 AND 111A. PLACER COUNTY BANK—AUBURN.

Incorporated October 5, 1887.

Officers—Alden Anderson, President; W. J. Wilson, Jr., Vice-President; J. M. Francis, Vice-President; Geo. W. Eckhardt, Cashier, Secretary and Treasurer; J. S. Johns, Assistant Cashier.

Directors—J. M. Francis, W. J. Wilson, Jr., Geo. McAulay, E. S. Birdsall, Alden Anderson, Chas. Keena, F. S. Stevens.

## Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$200,565 51	\$254,076 25	\$454,641 76
Overdrafts.....	780 39		780 59
Bonds, warrants, and other securities.....	102,711 80	101,554 90	204,266 70
Bank premises, furniture and fixtures.....	40,419 99		40,419 99
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	30,552 00	8,083 96	38,635 96
Due from other banks.....	389 28		389 28
Actual cash on hand.....	28,365 95	7,111 80	35,467 75
Exchanges for clearing house.....			
Checks and other cash items.....	1,074 47		1,074 47
Other resources.....			
<b>Totals</b> .....	<b>\$405,079 59</b>	<b>\$870,808 91</b>	<b>\$775,888 50</b>

### LIABILITIES.

Capital stock paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	20,000 00	15,000 00	35,000 00
Undivided profits, less expenses and taxes paid.....	1,983 65	1,107 77	3,181 42
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	6,000 00		6,000 00
Savings deposits.....	227,759 17		227,759 17
Demand certificates of deposit.....			
Time certificates of deposit.....	13,012 13	384,611 14	334,611 14
Certified checks.....	3,690 00		3,690 00
Cashier's checks.....	205 00		205 00
State, county and municipal deposits.....	2,314 86		2,314 86
Postal savings deposits.....	45,000 00		45,000 00
Other liabilities.....	5,654 78		5,654 78
<b>Totals</b> .....	<b>\$405,079 59</b>	<b>\$870,808 91</b>	<b>\$775,888 50</b>

Note.—The above statement includes the business of the East Auburn branch office.

## 112. CITY SAVINGS BANK—SANTA CRUZ.

Incorporated December 6, 1887.

OFFICERS—F. D. Baldwin, President; F. O. Hillm, Vice-President; C. D. Hinkle, Vice-President; T. G. McCreary, Cashier, Secretary and Treasurer; A. H. Foster, Assistant Cashier; W. M. Carmean, Assistant Cashier.

DIRECTORS—F. D. Baldwin, F. O. Hillm, F. K. Roberts, H. S. Denning, C. D. Hinkle, L. E. McLellan, F. R. Howe.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$1,211,718 71	
Bonds, warrants, and other securities.....		249,085 00	
Bank premises, furniture and fixtures.....		25,507 82	
Safe deposit vaults.....			
Other real estate owned.....		22,928 03	
Due from reserve banks.....		82,108 62	
Due from other banks.....		58,773 31	
Actual cash on hand.....		31,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		2,368 54	
		\$1,733,490 03	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....		\$100,000 00	
Other existing profits, collected, but not in undivided profits account.....		61,000 00	
Bills payable (including certificates of deposit representing money borrowed).....		30,004 80	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		75 00	
Demand deposits.....			
Time certificates of deposit.....		1,409,910 23	
Certified checks.....			
Cashier's checks.....			
State.....			
county and municipal deposits.....			
Postal savings deposits.....		42,500 00	
Other liabilities.....			
Totals.....		\$1,733,490 03	

## 113. CITIZENS' SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated January 16, 1888.

OFFICERS—I. Isaac Irwin, President; C. B. Whittelsey, Cashier, Secretary and Treasurer; John Zweck, Assistant Cashier; George E. Jaeger, Assistant Cashier.  
 DIRECTORS—W. J. Bailey, J. E. Connell, Marco H. Hellman, I. Isaac Irwin, George E. Jaeger, William Kettner, Edmund Mayer, C. B. Whittelsey, Terry E. Barker.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
		Combined.
Loans and discounts		
Overdrafts		\$708,291 82
Bonds, warrants, and other securities		82,365 45
Bank premises, furniture and fixtures		6,348 07
Safe deposit vaults		4,000 00
Other real estate owned		1,882 18
Due from reserve banks		104,817 65
Due from other banks		120 00
Actual cash on hand		19,758 41
Exchanges for clearing house		11,382 65
Checks and other cash items		1,551 65
Other resources		
Totals		\$940,586 18
LIABILITIES.		
Capital stock paid in		
Surplus		\$100,000 00
Undivided profits, less expenses and taxes paid		25,000 00
Other existing profits, collected, but not in undivided profits account		9,865 60
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		8,017 27
Dividends unpaid		
Individual deposits subject to check		
Savings deposits		639,501 61
Demand certificates of deposit		
Time certificates of deposit		107,245 70
Certified checks		
Cashier's checks		
State, county and municipal deposits		49,500 00
Postal savings deposits		1,465 00
Other liabilities		
Totals		\$940,586 18



# 114. "COMMERCIAL BANK OF SAN LUIS OBISPO"—SAN LUIS OBISPO.

Incorporated March 20, 1888.

OFFICERS—J. W. Barneberg, President; E. W. Clark, Vice-President; R. R. Muscio, Vice-President; H. L. Kemper, Cashier, Secretary and Treasurer; F. H. Throop, Assistant Cashier; L. J. DeFossatt, Assistant Cashier.  
 DIRECTORS—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, R. R. Muscio, F. Tognazzini, H. L. Kemper, E. Biaggini.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$1,099,930 45	\$885,657 79	\$2,075,988 24
Bonds, warrants, and other securities	7,060 30		7,060 30
Bank premises, furniture and fixtures	228,605 75	209,837 50	438,443 25
Safe deposit vaults	60,000 00		60,000 00
Other real estate owned			
Due from reserve banks	2,358 52		2,358 52
Due from other banks	227,925 51	109,712 15	337,637 66
Actual cash on hand	1,268 30		1,268 30
Exchanges for clearing house	121,234 99	29,094 35	150,329 34
Checks and other cash items			
Other resources	3,964 95		3,964 95
Totals	\$1,743,948 77	\$1,333,701 79	\$3,077,650 56

## LIABILITIES.

Capital stock paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	40,000 00	10,000 00	50,000 00
Undivided profits, less expenses and taxes paid	17,593 42	8,314 51	25,907 93
Other existing profits, collected, but not in undivided profits account	40,588 79		40,588 79
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	72,314 83		72,314 83
Individual deposits subject to check	192 00		192 00
Savings deposits	828,596 87		828,596 87
Demand certificates of deposit		1,154,460 06	1,154,460 06
Time certificates of deposit			
Certified checks	3,959 17		3,959 17
Cashier's checks	395,074 40	60,927 22	456,001 62
State, county and municipal deposits	315 00		315 00
Postal savings deposits			
Other liabilities	134,678 63		134,678 63
	10,605 66		10,605 66
Totals	\$1,743,948 77	\$1,333,701 79	\$3,077,650 56

## 116. PAJARO VALLEY SAVINGS BANK—WATSONVILLE.

Incorporated July 18, 1888.

OFFICERS—W. R. Porter, President; N. A. Uren, Vice-President; C. F. Langley, Vice-President and Manager; C. A. Palmtag, Cashier and Secretary; L. H. Lopes, Treasurer and Assistant Cashier.

DIRECTORS—W. R. Porter, F. Maule, N. A. Uren, L. P. Cox, Charles F. Langley.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combl'd.
Loans and discounts.			\$700,454 16	
Overdrafts.				
Bonds, warrants, and other securities.			43,000 47	
Bank premises, furniture and fixtures.			30,000 00	
Safe deposit vaults.				
Other real estate owned.			26,370 15	
Due from reserve banks.			31,138 55	
Due from other banks.				
Actual cash on hand.			20,759 78	
Exchanges for clearing house.				
Checks and other cash items.				
Other resources.				
Totals.			\$851,723 11	
LIABILITIES.				
Capital stock paid in.			\$50,000 00	
Surplus.			35,000 00	
Undivided profits, less expenses and taxes paid.			18,462 43	
Other existing profits collected, but not in undivided profits account.				
Bills payable (including certificates of deposit representing money borrowed).				
Deposits, due to banks.				
Dividends unpaid.			1,000 00	
Individual deposits subject to check.				
Savings deposits.			716,192 68	
Demand certificates of deposit.				
Time certificates of deposit.			31,068 00	
Certified checks.				
Cashier's checks.				
State, county and municipal deposits.				
Postal savings deposits.				
Other liabilities.				
Totals.			\$851,723 11	

117.—BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

Incorporated May 31, 1888.

Officers: Phoebe M. Rideout, President; L. L. Green, Vice-President, Cashier, Secretary and Treasurer; F. W. Ellerbach, Assistant Cashier and Assistant Secretary.  
Directors: Phoebe M. Rideout, Dunning Rideout, L. L. Green, A. T. Jones, R. S. Powers, H. P. Slow, John J. Hamlyn.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b>				
Overdrafts			\$299,891 27	
Bonds, warrants, and other securities			08,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			140 40	
Other real estate owned			23,980 44	
Due from reserve banks				
Due from other banks			17,981 37	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			7,802 47	
Other resources				
<b>Totals</b>			\$417,723 95	
<b>LIABILITIES.</b>				
<b>Capital stock paid in</b>				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			7,000 00	
Other existing profits, collected, but not in undivided profits account			4,073 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits				
Savings deposits			376,650 95	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>			\$417,723 95	

RESOURCES.		Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b>				
Overdrafts			\$299,891 27	
Bonds, warrants, and other securities			08,000 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			140 40	
Other real estate owned			23,980 44	
Due from reserve banks				
Due from other banks			17,981 37	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items			7,802 47	
Other resources				
<b>Totals</b>			\$417,723 95	
<b>LIABILITIES.</b>				
<b>Capital stock paid in</b>				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			7,000 00	
Other existing profits, collected, but not in undivided profits account			4,073 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks				
Dividends unpaid				
Individual deposits				
Savings deposits			376,650 95	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
<b>Totals</b>			\$417,723 95	

## 118. "BANK OF LODI"—LODI.

Incorporated June 7, 1888.

OFFICERS—H. E. Welch, President; D. A. Guernsey, Vice-President; C. M. Perlum, Cashier, Secretary and Treasurer; A. O. Edlemon, Assistant Cashier.  
 DIRECTORS—D. A. Guernsey, H. E. Welch, J. H. Thompson, J. Brack, A. V. Friedberger, Frank Perrott, J. W. Ende, T. H. Beckman, G. E. Lawrence.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.	\$299,999 44	\$117,875 00	\$417,874 44
Overdrafts.			
Bonds, warrants, and other securities.	112,825 00	9,875 00	122,700 00
Bank premises, furniture and fixtures.	53,269 53		53,269 53
Safe deposit vaults.			
Other real estate owned.	17,637 50		17,637 50
Due from reserve banks.	45,566 55		45,566 55
Due from other banks.			
Actual cash on hand.	32,436 30	4,383 07	36,829 37
Exchanges for clearing house.			
Checks and other cash items.	1,084 17		1,084 17
Other resources.			
Totals.	\$502,818 49	\$132,143 07	\$634,961 56

## LIABILITIES.

Capital stock paid in.	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.	34,000 00	10,000 00	44,000 00
Undivided profits, less expenses and taxes paid.	6,888 00	4,452 93	11,340 93
Other existing profits, collected, but not in undivided profits account.			
Bills payable (including certificates of deposit representing money borrowed).			
Deposits, due to banks.			
Individuals unpaid.			
Individual deposits subject to check.	2,650 00		2,650 00
Savings deposits.	246,777 51		246,777 51
Demand certificates of deposit.			
Time certificates of deposit.	43,681 59	72,610 14	116,291 73
Certified checks.	114,971 39		114,971 39
Cashier's checks.	50 00		50 00
State, county and municipal deposits.		20,080 00	20,080 00
Postal savings deposits.			
Other liabilities.	40,000 00		40,000 00
Totals.	\$502,818 49	\$132,143 07	\$634,961 56



## 119. MONROVIA SAVINGS BANK—MONROVIA.

Incorporated July 27, 1888.

OFFICERS—John H. Bartle, President; W. A. Chess, Vice-President; Marco H. Hellman, Vice-President; K. E. Lawrence, Cashier and Secretary; A. H. Johnson, Treasurer.

DIRECTORS—John H. Bartle, W. A. Chess, Marco H. Hellman, A. H. Johnson, Frank J. Cornes, John P. Dunn, R. M. Baker.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$89,652 99	
Overdrafts.....				
Bonds, warrants, and other securities.....			37,385 00	
Bank premises, furniture and fixtures.....			2,750 00	
Safe deposit vaults.....				
Other real estate owned.....			5,209 40	
Due from reserve banks.....			46,604 13	
Due from other banks.....			3,000 00	
Actual cash on hand.....			13,500 50	
Exchanges for clearing house.....				
Checks and other cash items.....			831 84	
Other resources.....				
Totals.....			\$499,113 96	
LIABILITIES				
Capital stock paid in.....				
Surplus.....			\$20,000 00	
Undivided profits, less expenses and taxes paid.....			9,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,017 13	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			404,086 83	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			25,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$499,113 96	

# 121. FARMERS AND MERCHANTS' BANK OF STOCKTON, CALIFORNIA—STOCKTON.

Incorporated October 17, 1888.

Officers—D. A. Guernsey, President; John M. Perry, Vice-President; James M. Abeel, Cashier, Secretary and Treasurer; Carl H. Rothenbush, Assistant Cashier and Assistant Secretary; Will E. Morris, Assistant Cashier.  
 Directors—D. A. Guernsey, John M. Perry, S. N. Cross, S. B. Coates, Ian N. Gilmore, H. E. Welch, E. F. Davis, Frank Cox, Geo. Pinkholmer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,000,385 58		\$1,791,128 15
Overdrafts.....	294 70	\$790,741 57	294 70
Bonds, warrants, and other securities.....	138,037 91	25,900 00	223,937 91
Bank premises, furniture and fixtures.....	1,500 00		1,500 00
Safe deposit vaults.....	250 00		250 00
Other real estate owned.....	2,817 82		2,817 82
Due from reserve banks.....	85,989 37	12,330 62	98,319 99
Due from other banks.....	5,102 43		5,102 43
Actual cash on hand.....	72,162 95	15,727 08	87,890 03
Exchanges for clearing house.....	7,568 29		7,568 29
Checks and other cash items.....	1,473 47		1,473 47
Other resources.....			
Totals.....	\$1,375,614 02	\$844,699 27	\$2,220,313 29

## LIABILITIES.

Capital stock paid in.....	\$400,000 00		\$400,000 00
Surplus.....	100,000 00		125,000 00
Undivided profits, less expenses and taxes paid.....	110,820 70	45,976 46	156,797 16
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	44,420 83		44,420 83
Savings deposits.....	11,332 00		11,332 00
Demand certificates of deposit.....	498,616 77		498,616 77
Time certificates of deposit.....		357,124 25	357,124 25
Certified checks.....	49,754 97		49,754 97
Cashier's checks.....	4,648 75	116,368 56	116,368 56
State, county and municipal deposits.....	156,000 00		156,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$1,375,614 02	\$844,699 27	\$2,220,313 29

**122. DECKER, JEWETT & CO. BANK—MARYSVILLE.**

Incorporated November 12, 1888.

OFFICERS—Elliott McAllister, President; H. B. P. Carden, Vice-President; A. C. Bingham, Cashier, Secretary and Treasurer; Jackson Waste, Assistant Cashier.

DIRECTORS—Elliott McAllister, A. C. Bingham, H. B. P. Carden, John K. Kelly, W. T. Ellis.

**Statement of June 30, 1914.**

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$388,848 80		
Overdrafts-----		9,711 50		
Bonds, warrants, and other securities-----		72,907 95		
Bank premises, furniture and fixtures-----		19,500 00		
Safe deposit vaults-----		2,500 00		
Other real estate owned-----				
Due from reserve banks-----		20,347 58		
Due from other banks-----		1,805 38		
Actual cash on hand-----		44,388 10		
Exchanges for clearing house-----		888 99		
Checks and other cash items-----				
Other resources-----				
Totals-----		\$703,895 11		
LIABILITIES.				
Capital stock paid in-----		\$150,000 00		
Surplus-----		35,000 00		
Undivided profits, less expenses and taxes paid-----		28,815 27		
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		60,000 00		
Deposits, due to banks-----				
Dividends unpaid-----		930 00		
Individual deposits subject to check-----		181,024 73		
Savings deposits-----				
Time certificates of deposit-----				
Demand certificates of deposit-----		12,419 99		
Certificates of deposit-----		193,705 12		
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----		39,000 00		
Other liabilities-----				
Totals-----		\$703,895 11		







## 123 AND 123A. SECURITY TRUST &amp; SAVINGS BANK—LOS ANGELES.

Incorporated January 11, 1889.

Officers: J. F. Sartori, President; M. S. Hellman, Vice-President; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; John E. Plater, Vice-President; W. D. Longyear, Cashier, Secretary and Treasurer; T. Q. Hall, Assistant Cashier; R. B. Harbison, Assistant Cashier; G. M. Wallace, Assistant Cashier; C. W. Wilson, Assistant Secretary; W. A. Ellis, Assistant Secretary; J. H. Griffin, Assistant Secretary.

Directors: J. F. Sartori, M. S. Hellman, John E. Plater, Chas. H. Toll, W. H. Booth, W. D. Longyear, Wm. H. Allen, Jr., J. A. Graves, W. L. Graves, Josias W. Hellman, R. H. Lacy, James H. Adams, W. L. Valentine, W. H. Holliday, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, W. D. Woolwine, T. S. Duque, James Shanson, W. Jarvis Barlow, Jos. Kutz.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial.	Savings.	Court trusts.	Trust.	Private trusts.	Combined.
Loans and discounts	\$2,758,351 56	\$25,403,411 28				\$28,161,765 84
Overdrafts	529 45					939 46
Bonds, warrants and other securities		7,172,720 33			\$101,880 00	7,574,600 33
Bank premises, furniture and fixtures		845,312 87				845,312 87
State deposit vaults		106,769 84				203,406 00
Other real estate owned	30,426 16	31,710 51				31,710 51
Due from reserve banks	1,370,298 17	4,337,659 02	142,800 81	20,221 50		5,870,969 53
Due from other banks	45,001 43	233,672 58				279,274 01
Actual cash on hand	697,690 23	1,927,921 36			2,530 50	2,627,542 09
Exchanges for clearing house	135,101 00	44,369 53				189,474 13
Checks and other cash items	157,881 30	93,910 65			2,046 87	256,838 91
Other resources					23,301 13	23,301 13
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department		
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property)			2,151,830 38			2,151,830 38
			(681,400 26)			(681,400 26)
Totals	\$5,221,833 00	\$40,200,400 97	\$3,276,091 48	\$120,000 00		\$48,908,415 45

## LIABILITIES.

Capital stock paid in						\$1,800,000 00
Surplus	\$400,000 00	\$1,000,000 00	\$200,000 00	\$100,000 00		1,100,000 00
Undivided profits less expenses and taxes paid	350,000 00	750,000 00				767,768 77
Other existing profits, collected, but not in undivided profits account	53,743 29	684,023 38		50,000 00		
Bills payable (including certificates of deposit representing money borrowed)						
Notes rediscounted						
Deposits due to banks	144,910 54	7,615 75				152,526 29
Dividends unpaid						
Individual deposits subject to check	1,049,677 08					4,010,677 08
Savings deposits		35,664,398 84				35,664,398 84
Demand certificates of deposit	10,382 20					10,382 20
Time certificates of deposit		1,374,453 00				1,374,453 00
Certified checks	11,772 46					11,772 46
Cashier's checks	201,547 35					201,547 35
State, county and municipal deposits		800,000 00				800,000 00
Postal savings deposits						
Other liabilities						
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department		
Personal assets received from executors, administrators, assignees, receivers, or trustees						
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			2,975,091 48			2,975,091 48
Totals	\$5,221,833 00	\$40,200,400 97	\$3,276,091 48	\$150,000 00		\$48,908,415 45

Note.—The above statement includes the First and Spring streets branch office.

## 124. "THE BANK OF E. COOKE SMITH OF PACIFIC GROVE, CALIFORNIA"—PACIFIC GROVE.

Incorporated January 8, 1907.

OFFICERS—E. C. Smith, President; C. D. Smith, Cashier, Secretary and Treasurer; A. C. Gates, Assistant Cashier.  
DIRECTORS—E. C. Smith, C. D. Smith, A. O. Gates.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$49,944 66	\$74,611 99	\$124,556 65
Overdrafts		86 45		86 45
Bonds, warrants, and other securities		38,414 65	2,550 00	40,964 65
Bank premises, furniture and fixtures		33,000 00		33,000 00
Safe deposit vaults		3,000 00		3,000 00
Other real estate owned		2,000 00		2,000 00
Due from reserve banks		7,570 34		7,570 34
Due from other banks		468 64		468 64
Actual cash on hand		11,293 15	4,371 89	15,665 04
Exchanges for clearing house		412 75		412 75
Checks and other cash items				
Other resources				
Totals		\$146,190 64	\$81,533 88	\$227,724 52
LIABILITIES.				
Capital stock paid in		\$40,000 00	\$10,000 00	\$50,000 00
Surplus		8,740 46	1,536 77	10,277 23
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		10,000 00		10,000 00
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check		59,201 12		59,201 12
Savings deposits			69,997 11	69,997 11
Demand certificates of deposit		2,312 85		2,312 85
Time certificates of deposit		300 00		300 00
Certified checks		325 00		325 00
Cashier's checks				
State, county and municipal deposits		24,500 00		24,500 00
Postal savings deposits		811 21		811 21
Other liabilities				
Totals		\$146,190 64	\$81,533 88	\$227,724 52

## 125. "BANK OF HUENEME"—HUENEME.

Incorporated February 28, 1889.

OFFICERS—Thomas R. Bard, President; E. O. Gerberding, Vice-President; A. Levy, Vice-President; D. T. Perkins, Secretary;  
 Edwin H. Wood, Treasurer and Cashier.  
 DIRECTORS—Thomas R. Bard, E. O. Gerberding, A. Levy, Edwin H. Wood, Thomas G. Bard, D. T. Perkins, F. Antes Snyder.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$93,045 42		
Overdrafts.....				
Bonds, warrants, and other securities.....		16,133 40		
Bank premises, furniture and fixtures.....		2,500 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		19,410 07		
Due from other banks.....		2,633 72		
Actual cash on hand.....		6,380 30		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$140,103 41		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$50,600 00		
Undivided profits, less expenses and taxes paid.....		12,500 00		
Other existing profits, collected, but not in undivided profits account.....		52 41		
Bills payable (including certificates of deposit representing money borrowed).....		1,643 23		
Deposits, due to banks.....				
Dividends unpaid.....		3,733 33		
Individual deposits subject to check.....				
Savings deposits.....		47,721 98		
Demand certificates of deposit.....				
Time certificates of deposit.....		14,532 40		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		10,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$140,103 41		



## 126. ORANGE COUNTY SAVINGS AND TRUST COMPANY—LOS ANGELES.

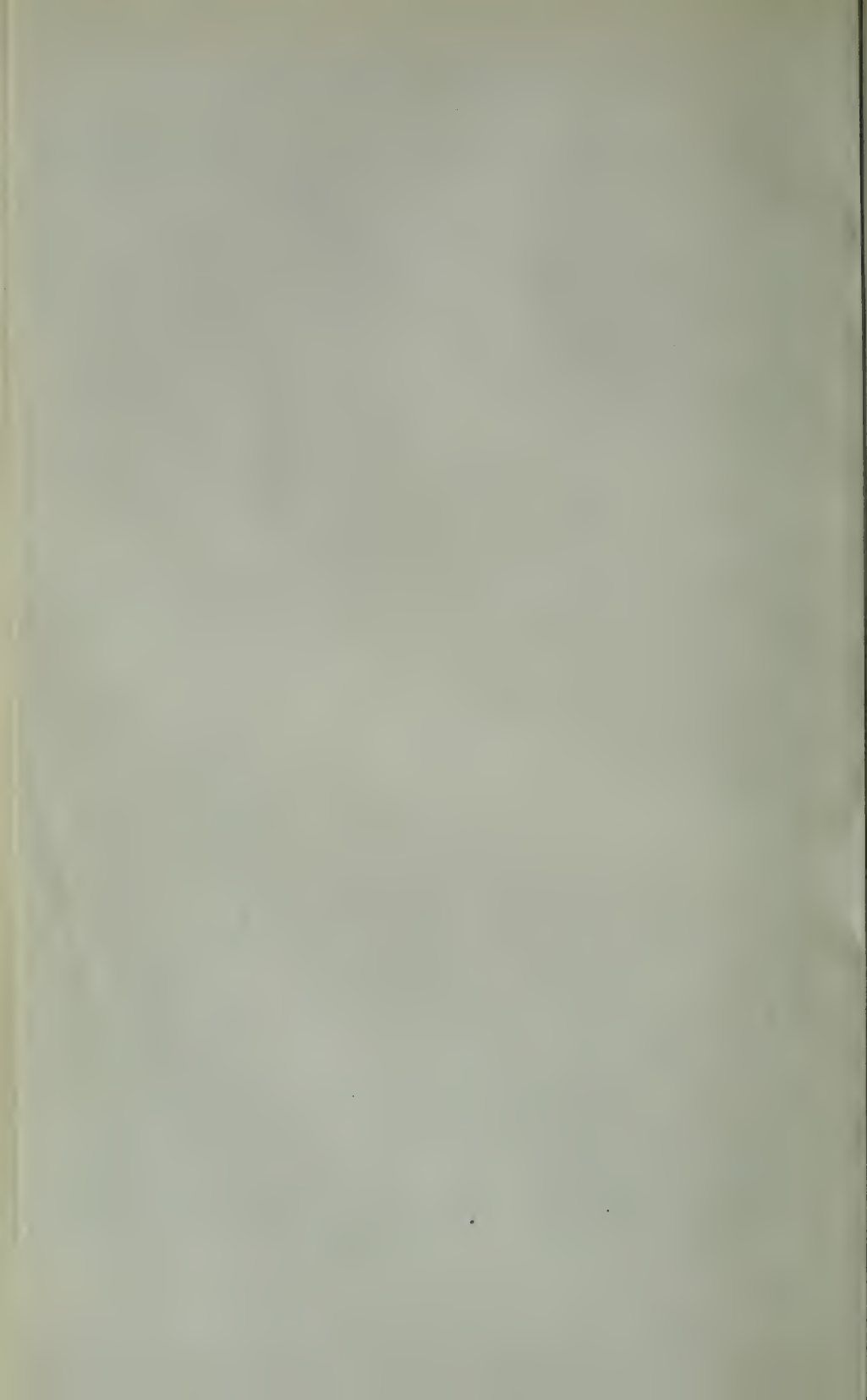
Incorporated April 12, 1889.

OFFICERS—W. S. Zimmerman, President; C. E. French, Vice-President; F. W. Winslow, Secretary, Treasurer and Trust Officer;  
 Chester E. Lamme, Cashier; H. B. Andre, Assistant Cashier; C. D. Hindley, Assistant Cashier.

DIRECTORS—C. E. Lamme, A. Otis Birch, W. A. Zimmerman, E. E. Keech, George E. Peters, L. J. Carden, C. E. French.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$245,335 60	\$319,036 61	\$50,500 00	\$88,750 00	\$803,622 21
Overdrafts.....	58 84				58 84
Bonds, warrants and other securities.....	147,858 11	12,769 10		12,300 00	172,927 21
Bank premises, furniture and fixtures.....		70,223 67		12,000 00	82,223 67
Safe deposit vaults.....				12,000 00	12,000 00
Other real estate owned.....		77 30		603 58	680 78
Due from reserve banks.....	11,657 55			2,250 87	13,908 42
Due from other banks.....	8,444 27				8,444 27
Actual cash on hand.....	65,554 10	27,284 64		33 80	92,872 54
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....	1,652 79	3,472 38	419 89	1,387 49	6,932 55
Personal assets received from executors, administrators, assignees, receivers or trustees.....	6,177 07	256 78			6,433 85
Trusts invested under order of court, or { Personal property in accordance with provisions of trust } { Real property				Private trusts not under supervision of State Banking Department	
Totals.....	\$586,738 33	\$433,120 38	\$50,919 89	\$129,325 74	\$1,200,104 34
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$35,000 00	\$45,100 10	\$50,000 00	\$125,000 00	\$255,100 00
Undivided profits less expenses and taxes paid.....	38,275 00	25,000 00	500 00		63,775 00
Other existing profits, collected, but not in undivided profits account.....		2,271 20			2,271 20
Bills payable (including certificates of deposit representing money borrowed)	100 98				100 98
Notes rediscounted.....	73,275 00				73,275 00
Deposits due to banks.....					
Dividends unpaid.....	2,899 45				2,899 45
Individual deposits subject to check.....		10,204 00			10,204 00
Savings deposits.....	211,896 83	314,890 67			211,896 83
Demand certificates of deposit.....					314,890 67
Time certificates of deposit.....	43,533 00	27,735 51			71,268 51
Certified checks.....	1,001 00				1,001 00
Cashier's checks.....	54,762 16				54,762 16
Postal savings deposits.....	124,710 00	8,000 00			132,710 00
State, county and municipal deposits.....					
Other liabilities.....	1,284 91				1,284 91
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				4,325 74	4,325 74
Personal assets received from executors, administrators, assignees, receivers, or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			419 89		419 89
Totals.....	\$586,738 33	\$433,120 38	\$50,919 89	\$129,325 74	\$1,200,104 34





## 127, 127A AND 127B. PIONEER BANK—PORTERVILLE.

Incorporated April 18, 1889.

Officers—Eugene L. Scott, President and Manager; W. H. Shry, Vice-President and Manager; J. F. Wright, Secretary, Treasurer and Cashier; P. Gafvert, Assistant Cashier; W. F. Harvey, Assistant Cashier; E. E. Ridgway, Assistant Cashier.  
 Directors—R. Horbach, G. L. Robbins, Eugene L. Scott, S. A. Barber, E. E. Graham, H. Peterson, W. H. Shry.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$294,132 87	\$145,177 42	\$439,310 29
Bonds, warrants, and other securities	585 35		585 35
Bank premises, furniture and fixtures	19,947 40	30,900 00	50,847 40
Safe deposit vaults	68,154 51		68,154 51
Other real estate owned			
Due from reserve banks	10,177 27	3,061 25	13,238 52
Due from other banks	27,716 73		27,716 73
Actual cash on hand	22,805 41	13,373 85	36,179 26
Exchanges for clearing house	4,502 36		4,502 36
Checks and other cash items	2,743 42		2,743 42
Other resources			
Totals	\$445,765 42	\$192,512 52	\$638,277 94

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$85,000 00	\$20,000 00	\$105,000 00
Other existing profits, collected, but not in undivided profits account	35,000 00	5,000 00	40,000 00
Bills payable (including certificates of deposit representing money borrowed)	2,703 09	8 74	2,711 83
Deposits, due to banks			
Individual deposits unpaid	50,000 00		50,000 00
Individual deposits subject to check			
Savings deposits	229,045 74		229,045 74
Demand certificates of deposit		95,178 07	95,178 07
Time certificates of deposit	9,064 87		9,064 87
Certified checks	25,372 40	43,725 71	69,098 11
Cashier's checks			
State, county and municipal deposits	9,000 00		9,000 00
Postal savings deposits	579 32		579 32
Other liabilities			
Totals	\$445,765 42	\$192,512 52	\$638,277 94

Note.—The above statement includes the business of the Springfield and Strathmore branch offices.



## 128. UNION SAVINGS BANK—MODESTO.

Incorporated April 29, 1889.

OFFICERS—C. D. Swan, President; C. R. Guilfus, Vice-President and Treasurer; G. C. Nelson, Secretary, Manager and Cashier.  
 DIRECTORS—C. D. Swan, E. C. Peck, T. H. Kowin, C. R. Guilfus, W. N. Steele.

Statement of June 30, 1914.

RESOURCES.	Commercial department.			Savings department.			Combined.
Loans and discounts.....	\$134,508 02			\$206,180 39			\$340,689 01
Overdrafts.....	300 00						300 00
Bonds, warrants and other securities.....	49,348 04						49,348 04
Bank premises, furniture and fixtures.....							20,000 00
Safe deposit vaults.....				20,000 00			20,000 00
Other real estate owned.....							2,400 00
Due from reserve banks.....	3,353 75			2,500 00			5,853 75
Due from other banks.....				11,275 85			11,275 85
Actual cash on hand.....	11,136 90			15,021 00			26,157 90
Exchanges for clearing house.....	1,046 75						1,046 75
Checks and other cash items.....	1,204 00						1,204 00
Other resources.....							
Totals.....	\$202,217 96			\$554,978 25			\$757,196 21
LIABILITIES.							
Capital stock paid in.....							
Surplus.....	\$25,000 00			\$75,000 00			\$100,000 00
Undivided profits, less expenses and taxes paid.....	2,500 00			25,000 00			27,500 00
Other existing profits, collected, but not in undivided profits account.....	9,326 48			25,296 55			34,623 03
Bills payable (including certificates of deposit representing money borrowed).....							
Deposits, due to banks.....	20,000 00						20,000 00
Deposits unpaid.....							
Individual deposits subject to check.....				2,130 00			2,130 00
Savings deposits.....	94,430 06						94,430 06
Demand certificates of deposit.....				398,285 70			398,285 70
Time certificates of deposit.....	24,095 28						24,095 28
Certified checks.....				29,296 00			29,296 00
Cashier's checks.....							
State, county and municipal deposits.....	26,066 14						26,066 14
Postal savings deposits.....							
Other liabilities.....							
Totals.....	\$202,217 96			\$554,978 25			\$757,196 21

## 129. VALLEJO COMMERCIAL BANK—VALLEJO.

Incorporated May 17, 1889.

OFFICERS—W. K. Cole, President; S. J. McKnight, Vice-President; D. Brosnahan, Secretary and Cashier; B. C. Byrne, Assistant Cashier and Assistant Secretary.

DIRECTORS—D. Brosnahan, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, S. J. McKnight.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$222,176 75	\$282,719 35	\$504,976 10
Overdrafts.....		35 02		35 02
Bonds, warrants, and other securities.....			350,849 94	421,385 99
Bank premises, furniture and fixtures.....		70,516 05	72,997 54	72,997 54
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		54,719 74	92,580 57	107,300 31
Due from other banks.....				
Actual cash on hand.....		21,381 75	15,506 48	36,978 23
Exchanges for clearing house.....		400 93		400 93
Checks and other cash items.....		5,044 32	483 28	5,527 60
Other resources.....				
Totals.....		\$874,334 56	\$775,327 16	\$1,149,661 72
LIABILITIES				
Capital stock paid in.....		\$75,000 00	\$75,000 00	\$150,000 00
Surplus.....		2,000 00	2,000 00	4,000 00
Undivided profits, less expenses and taxes paid.....		1,504 51	1,081 63	2,586 14
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		440 00		440 00
Savings deposits.....		208,998 79		208,998 79
Demand certificates of deposit.....			659,592 53	659,592 53
Time certificates of deposit.....		16,673 09		16,673 09
Certified checks.....		25,300 00		25,300 00
Cashier's checks.....		3,134 60		3,134 60
State, county and municipal deposits.....		53 13		53 13
Postal savings deposits.....		37,500 00	37,500 50	75,000 50
Other liabilities.....		3,576 19		3,576 19
		154 25	242 50	396 75
Totals.....		\$874,334 56	\$775,327 16	\$1,149,661 72

## 130. "JAS. H. GOODMAN &amp; COMPANY BANK"—NAPA.

Incorporated June 11, 1889.

Officers—Clarence M. Smith, President; E. Z. Hennessey, Vice-President; E. W. Churchill, Secretary, Treasurer and Cashier;  
 H. M. Meacham, Manager; E. B. Carhart, Assistant Cashier.  
 Directors—H. M. Meacham, E. Z. Hennessey, Clarence M. Smith, F. L. Coombs, F. G. Noyes, E. J. Thomas, E. W. Churchill.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$61,331 45		
Overdrafts.....		1,208 95		
Bonds, warrants, and other securities.....		58,783 08		
Bank premises, furniture and fixtures.....		2,000 00		
Safe deposit vaults.....				
Other real estate owned.....		53,564 16		
Due from reserve banks.....		30,584 35		
Due from other banks.....		45,879 53		
Actual cash on hand.....				
Exchanges for clearing house.....		929 01		
Cheques and other cash items.....		2,650 00		
Other resources.....				
Totals.....		\$263,200 53		
LIABILITIES.				
Capital stock paid in.....		\$100,000 00		
Surplus.....		25,000 00		
Undivided profits, less expenses and taxes paid.....		12,056 38		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks.....		1,437 24		
Dividends unpaid.....				
Individual deposits.....				
Savings deposits.....		225,400 85		
Demand certificates of deposit.....				
Time certificates of deposit.....		715 97		
Certified checks.....		164,765 45		
Cashier's checks.....		2,527 28		
State, county and municipal deposits.....				
Postal savings deposits.....		33,228 36		
Other liabilities.....				
Totals.....		\$500,200 53		

## 131. THE BANK OF EUREKA—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; N. B. Libbey, Assistant Cashier; C. F. Edson, Assistant Cashier.

DIRECTORS—C. P. Soule, Alex. Connick, N. H. Fulk, R. D. Porter, G. A. Belcher, G. W. Hunter.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$447,016 19		
Overdrafts		429 54		
Bonds, warrants, and other securities		70,426 18		
Bank premises, furniture and fixtures		61,750 00		
Safe deposit vaults		5,000 00		
Other real estate owned		15,470 58		
Due from reserve banks		117,469 72		
Due from other banks		6,111 49		
Actual cash on hand		79,750 47		
Exchanges for clearing house				
Checks and other cash items		4,986 30		
Other resources				
Totals		\$1,029,210 47		
LIABILITIES.				
Capital stock paid in				
Surplus		\$200,000 00		
Undivided profits, less expenses and taxes paid		50,000 00		
Other existing profits, collected, but not in undivided profits account		49,010 28		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		71,614 60		
Individual deposits subject to check		3,686 00		
Savings deposits		533,741 50		
Demand certificates of deposit		41,274 89		
Time certificates of deposit				
Certified checks		55 00		
Cashier's checks		9,265 00		
State, county and municipal deposits		48,000 00		
Postal savings deposits		1,923 03		
Other liabilities			23	
Totals		\$1,029,210 47		



## 132. THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; T. R. Dinsmore, Assistant Cashier.

DIRECTORS—C. P. Soule, Alex. Connick, G. A. Belcher, N. H. Falk, R. D. Porter, G. W. Hunter.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$1,382,735 12	
Overdrafts-----				
Bonds, warrants, and other securities-----			136,410 00	
Bank premises, furniture and fixtures-----			61,750 00	
Safe deposit vaults-----				
Other real estate owned-----			21,496 32	
Due from reserve banks-----			140,985 91	
Due from other banks-----				
Actual cash on hand-----			41,337 25	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$1,820,245 29	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			64,500 00	
Other existing profits collected, but not in undivided profits account-----			26,682 07	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			2,766 00	
Savings deposits-----				
Demand certificates of deposit-----				
Time certificates of deposit-----			1,626,397 22	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$1,820,245 29	

### 133. HOME SAVINGS BANK—EUREKA.

Incorporated October 21, 1889.

OFFICERS—E. A. Leach, President; Harry P. Vance, Vice-President; H. W. Leach, Secretary, Treasurer and Cashier; E. N. Fokes, Assistant Cashier.

DIRECTORS—E. A. Leach, H. W. Leach, H. H. Buhne, Geo. W. Cousins, G. H. Schulze.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$837,845 33	
Overdrafts.....				
Bonds, warrants, and other securities.....			316,342 75	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			13,100 00	
Due from reserve banks.....			77,880 74	
Due from other banks.....				
Actual cash on hand.....			36,286 23	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$1,381,455 05	
LIABILITIES.				
Capital stock paid in.....			\$100,000 00	
Surplus.....			45,000 00	
Undivided profits, less expenses and taxes paid.....			9,415 10	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,196,039 95	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			31,000 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$1,381,455 05	



## 135. NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

Incorporated December 7, 1889.

Overseers—Phoebe M. Rideout, President; Helman Chelm, Vice-President; G. R. Eckhart, Secretary, Treasurer and Cashier.  
 Directors—Phoebe M. Rideout, Helman Chelm, G. R. Eckhart, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$865,712 77	
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures		1,178,381 50	
Safe deposit vaults		62,500 00	
Other real estate owned			
Due from reserve banks		108,120 19	
Due from other banks			
Actual cash on hand		43,967 28	
Exchanges for clearing house			
Checks and other cash items		1,031 50	
Other resources		45 10	
Totals		\$2,469,738 34	

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in			
Surplus		\$130,000 00	
Undivided profits, less expenses and taxes paid		55,000 00	
Other existing profits, collected, but not in undivided profits account		9,242 79	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		34,617 07	
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit		1,774,815 78	
Time certificates of deposit		3,619 25	
Certified checks			
Cashier's checks			
State, county and municipal deposits		43,750 00	
Postal savings deposits		7,171 83	
Other liabilities		1,541 62	
Totals		\$2,469,738 34	



## 136. ALAMEDA SAVINGS BANK—ALAMEDA.

Incorporated January 17, 1890.

OFFICERS—J. E. Baker, President; I. L. Borden, Vice-President; Chas. S. Neal, Vice-President; Chas. E. Tabor, Secretary, Treasurer and Cashier; W. M. McKean, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—J. E. Baker, I. L. Borden, Geo. W. Scott, Chas. S. Neal, Jos. F. Forrester, J. R. Knowland, A. V. Clark.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$2,081,452 04	
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		443,514 50	
Safe deposit vaults.....		105,799 49	
Other real estate owned.....		12,439 29	
Due from reserve banks.....		29,483 16	
Due from other banks.....		178,318 55	
Actual cash on hand.....		67,246 86	
Exchanges for clearing house.....			
Checks and other cash items.....		43 75	
Other resources.....			
Totals.....		\$2,918,297 64	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$285,800 00	
Undivided profits, less expenses and taxes paid.....		60,000 00	
Other existing profits, collected, but not in undivided profits account.....		71,380 02	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		296 11	
Individual deposits subject to check.....		14,148 00	
Savings deposits.....			
Demand certificates of deposit.....		2,380,973 51	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		155,700 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$2,918,297 64	

## 137. "EUCLID SAVINGS BANK"—ONTARIO.

Incorporated March 17, 1890.

OFFICERS—H. E. Swan, President; A. H. Rose, Vice-President; H. S. Abbott, Secretary, Treasurer and Cashier; J. Bauer, Assistant Cashier.

DIRECTORS—H. E. Swan, A. H. Rose, A. M. Chaffey, H. O. Chapman, H. S. Abbott.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$9,271 95	\$101,585 55	\$110,857 50
Overdrafts.....				
Bonds, warrants, and other securities.....		4,000 00	14,900 00	18,900 00
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			19,800 00	19,800 00
Due from reserve banks.....		28 05	1,974 92	2,002 97
Due from other banks.....				
Actual cash on hand.....			3,070 99	3,070 99
Exchanges for clearing house.....				
Checks and other cash items.....			1,165 08	1,165 08
Other resources.....				
Totals.....		\$13,300 00	\$142,496 54	\$155,796 54
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$10,000 00	\$15,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		2,500 00	3,750 00	6,250 00
Other existing profits, collected, but not in undivided profits account.....		800 00	31 44	831 44
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			115,609 27	115,609 27
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			8,000 00	8,000 00
Postal savings deposits.....			105 83	105 83
Other liabilities.....				
Totals.....		\$13,300 00	\$142,496 54	\$155,796 54

## 138. EXCHANGE BANK—SANTA ROSA.

Incorporated April 3, 1890.

OFFICERS—M. Doyle, President; A. B. Ware, Vice-President; F. P. Doyle, Secretary, Treasurer and Cashier; L. A. Pressley, Assistant Cashier; A. J. LeBaron, Assistant Cashier.

DIRECTORS—M. Doyle, A. B. Ware, F. P. Doyle, A. C. Shelton, H. W. LeBaron.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$859,913 03	\$420,319 36	\$789,233 29
Bonds, warrants, and other securities	3,382 00		3,382 00
Bank premises, furniture and fixtures	40,585 81		124,385 81
Safe deposit vaults	102,500 00	34,000 00	102,500 00
Other real estate owned			
Due from reserve banks			
Due from other banks	97,688 55	31,418 87	129,107 42
Actual cash on hand	3,047 50		3,047 50
Exchanges for clearing house	30,156 40	21,789 38	51,945 98
Checks and other cash items	2,338 38		2,338 38
Other resources	1,671 33		1,671 33
Totals	\$991,283 62	\$507,527 81	\$1,198,811 43

## LIABILITIES.

Capital stock paid in			
Surplus	\$100,000 00	\$30,000 00	\$150,000 00
Undivided profits, less expenses and taxes paid	25,000 00	12,500 00	37,500 00
Other existing profits, collected, but not in undivided profits account	79,741 04		79,741 04
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	216,100 28		216,100 28
Demand certificates of deposit		440,027 81	440,027 81
Time certificates of deposit	6,066 30		6,066 30
Certified checks	222,996 97		222,996 97
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	40,000 00	5,000 00	45,000 00
Other liabilities			
Totals	\$991,283 62	\$507,527 81	\$1,198,811 43

## 139. "THE BANK OF SANTA MARIA"—SANTA MARIA.

Incorporated May 7, 1890.

OFFICERS—Paul O. Tietzen, President and Manager; James F. Goodwin, Vice-President; Samuel A. Dana, Vice-President; L. P. Scaroni, Secretary and Cashier; B. E. Jessee, Treasurer and Assistant Cashier.  
 DIRECTORS—F. C. Twitchell, Paul O. Tietzen, E. J. Pezzoni, S. A. Dana, M. Thornberg, John Long, J. F. Goodwin, G. Muscio.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,147,052 62	\$454,732 50	\$1,601,785 12
Overdrafts.....		170 50		170 50
Bonds, warrants, and other securities.....		133,858 73		178,658 73
Bank premises, furniture and fixtures.....		87,000 00	44,800 00	87,000 00
Safe deposits vaults.....				
Other real estate owned.....		125,691 84		138,640 71
Due from reserve banks.....		15,230 03	12,948 87	15,230 03
Due from other banks.....		87,943 15	14,326 09	102,269 24
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....		14,313 52	3,000 00	17,313 52
Other resources.....				
Totals.....		\$1,611,260 48	\$529,807 46	\$2,141,067 94
LIABILITIES.				
Capital stock paid in.....		\$175,000 00	\$25,000 00	\$200,000 00
Surplus.....		125,000 00	25,000 00	150,000 00
Undivided profits, less expenses and taxes paid.....		16,199 21	6,782 39	22,981 60
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		125,000 00		125,000 00
Deposits, due to banks.....		1,717 61		1,717 61
Dividends unpaid.....				
Individual deposits subject to check.....		569,214 49		569,214 49
Savings deposits.....				
Demand certificates of deposit.....		1,492 30	473,025 07	473,025 07
Time certificates of deposit.....		494,369 34		1,492 30
Certified checks.....		1,902 62		494,369 34
Cashier's checks.....				1,902 62
State, county and municipal deposits.....		100,000 00		100,000 00
Postal savings deposits.....		1,364 91		1,364 91
Other liabilities.....				
Totals.....		\$1,611,260 48	\$529,807 46	\$2,141,067 94

NOTE.—The above statement includes the business of the Guadalupe branch office.



## 140. BANK OF LOMPOC—LOMPOC.

Incorporated June 5, 1890.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary, Treasurer and Cashier.  
 DIRECTORS—Jas. Sloan, R. C. Sudden, R. E. Sudden, Leta H. Sudden, Ph. Scolari, D. Manfrina, W. C. Bissinger.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$294,161 40		
Overdrafts.....		412 14		
Bonds, warrants, and other securities.....		46,525 00		
Bank premises, furniture and fixtures.....		4,900 00		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		32,210 62		
Due from other banks.....				
Actual cash on hand.....		17,561 20		
Exchanges for clearing house.....				
Checks and other cash items.....		1,369 67		
Other resources.....		14,666 95		
Totals.....		\$410,846 98		
LIABILITIES.				
Capital stock paid in.....		\$100,000 00		
Surplus.....		40,000 00		
Undivided profits, less expenses and taxes paid.....		38,879 13		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		15,000 00		
Deposits, due to banks.....		12,595 88		
Dividends unpaid.....				
Individual deposits subject to check.....		132,976 31		
Savings deposits.....				
Demand certificates of deposit.....		4,792 12		
Time certificates of deposit.....		24,940 00		
Certified checks.....		201 50		
Cashier's checks.....				
State, county and municipal deposits.....		41,462 04		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$410,846 98		





# 141. GERMAN AMERICAN TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated August 21, 1890.

OFFICERS—M. N. Avery, President; W. E. McVay, Vice-President; J. F. Andrews, Vice-President; R. P. Hillman, Secretary, Treasurer and Cashier; Geo. A. Mattern, Assistant Cashier; W. R. Morehouse, Assistant Cashier; J. Veenhuizen, Trust Officer and Assistant Secretary; O. C. Schmidt, Assistant Secretary; L. B. Howe, Assistant Secretary; J. M. Schneider, P. F. Schumacher, Walter P. Hass, Walter Bordwell, J. F. Andrews, W. E. McVay.

Statement of June 30, 1914.

## RESOURCES.

	Commercial.	Savings.	Court trusts.	Trust. Private trusts.	Combined.
Loans and discounts.....	\$893,111 87	\$16,286,004 53	—	\$100,000 00	\$17,249,116 40
Overdrafts.....	181 68	—	—	—	181 68
Bonds, warrants and other securities.....	631,750 75	372,310 60	\$41,643 33	—	1,145,704 68
Bank premises, furniture and fixtures.....	88,174 00	—	—	—	88,174 00
Safe deposit vaults.....	40,000 00	—	—	—	40,000 00
Other real estate owned.....	—	—	—	—	—
Due from reserve banks.....	233,420 57	1,804,344 36	—	—	2,037,764 93
Due from other banks.....	4,750 00	—	20,283 30	—	25,033 30
Actual cash on hand.....	610,337 21	695,439 89	1,188 14	—	1,307,465 24
Exchanges for clearing house.....	49,818 80	34,082 92	—	—	84,881 81
Checks and other cash items.....	52,806 26	1,372 70	7,088 55	—	61,267 51
Other resources.....	29,985 75	27,112 42	79 98	—	48,178 15
Personal assets received from executors, administrators, assignees, receivers or trustees.....	—	—	—	Private trusts not under supervision of State Banking Department	—
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property).....	—	—	—	230,585 61 195,164 70	230,585 61 195,164 70
Totals.....	\$2,305,366 98	\$19,282,066 82	\$596,033 61	\$100,000 00	\$22,573,467 41

## LIABILITIES.

Capital stock paid in.....	\$201,000 00	\$500,000 00	\$100,000 00	\$100,000 00	\$1,100,000 00
Surplus.....	200,000 00	700,000 00	—	—	900,000 00
Undivided profits less expenses and taxes paid.....	209,241 53	53,904 20	49,000 00	—	312,145 73
Other existing profits, collected, but not in undivided profits account.....	—	—	—	—	—
Bills payable (including certificates of deposit representing money borrowed).....	—	—	—	—	—
Notes rediscounted.....	—	—	—	—	—
Deposits due to banks.....	8,019 61	—	—	—	8,019 61
Dividends unpaid.....	50,075 00	—	—	—	50,075 00
Individual deposits subject to check.....	1,215,292 28	—	—	—	1,215,292 28
Savings deposits.....	42,492 90	17,342,911 37	—	—	17,342,911 37
Demand certificates of deposit.....	—	—	—	—	—
Time certificates of deposit.....	—	—	—	—	—
Certified checks.....	—	—	—	—	—
Cashier's checks.....	28,480 92	684,678 28	—	—	684,678 28
State, county and municipal deposits.....	105,735 81	—	—	—	105,735 81
Postal savings deposits.....	380,000 00	—	—	—	380,000 00
Other liabilities.....	—	—	—	—	—
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	56,023 84	372 97	1,000 00	—	57,401 81
Personal assets received from executors, administrators, assignees, receivers, or trustees.....	—	—	—	Private trusts not under supervision of State Banking Department	—
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....	—	—	—	446,033 61	446,033 61
Totals.....	\$2,305,366 98	\$19,282,066 82	\$596,033 61	\$100,000 00	\$22,573,467 41



## 142. "RIVERSIDE SAVINGS BANK"—RIVERSIDE.

Incorporated September 10, 1880.

OFFICERS—J. A. Simms, President; E. S. Moulton, Vice-President; C. E. Waite, Secretary, Treasurer and Cashier; C. E. Smith, Assistant Cashier.

DIRECTORS—J. A. Simms, C. O. Evans, H. F. Grout, C. L. McFarland, E. S. Moulton, W. A. Furlington, W. A. Avey.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----				
Overdrafts-----			\$1,119,037 24	
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----			66,284 20	
Safe deposit vaults-----			16,000 00	
Other real estate owned-----				
Due from reserve banks-----			40,079 21	
Due from other banks-----			174,196 80	
Actual cash on hand-----				
Exchanges for clearing house-----			29,213 95	
Checks and other cash items-----			87 98	
Other resources-----				
Totals-----			\$1,444,809 38	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			32,000 00	
Other existing profits collected, but not in undivided profits account-----			2,534 30	
Bills payable (including certificates of deposit representing money borrowed)-----			1,169 25	
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----				
Demand certificates of deposit-----			1,212,143 82	
Time certificates of deposit-----				
Certified checks-----			41,098 78	
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----			50,000 00	
Other liabilities-----			5,203 19	
			750 00	
Totals-----			\$1,444,809 38	

NOTE.—Changed name from Riverside Savings Bank and Trust Company, June 15, 1914.

## 143. FARMERS AND MECHANICS' SAVINGS BANK—SACRAMENTO.

Incorporated September 20, 1890.

OFFICERS—Geo. W. Peltier, President; Robert M. Richardson, Vice-President; Peter J. Shields, Vice-President; Marshall Diggs, Vice-President; Montfort K. Crowell, Secretary, Treasurer and Cashier.  
 DIRECTORS—Geo. W. Peltier, Marshall Diggs, J. C. Collins, W. F. Gormley, Philip Wolf, Jr., Peter J. Shields, P. H. Harney, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, Bonus Lightner, Henry Mitau, W. F. Geary, John L. White, J. L. Gillis, Jos. H. Arnold, A. Van V. Phinney.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$1,325,791 19	
Overdrafts				
Bonds, warrants, and other securities			462,700 79	
Bank premises, furniture and fixtures			222,803 10	
Safe deposit vaults			20,000 00	
Other real estate owned				
Due from reserve banks			137,904 51	
Due from other banks				
Actual cash on hand			45,016 29	
Exchanges for clearing house			4,324 24	
Checks and other cash items			10,704 31	
Other resources			1,111 69	
Totals			\$2,250,536 12	
LIABILITIES.				
Capital stock paid in				
Surplus			\$350,000 00	
Undivided profits, less expenses and taxes paid			21,906 00	
Other existing profits, collected, but not in undivided profits account			13,592 32	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits, due to banks			30,000 00	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,610,884 95	
Demand certificates of deposit				
Time certificates of deposit			31,202 55	
Certified checks				
Cashier's checks				
State, county and municipal deposits			185,000 00	
Postal savings deposits			7,999 70	
Other liabilities				
Totals			\$2,250,536 12	

## 145. "PEOPLE'S STATE BANK"—CHULA VISTA.

Incorporated October 17, 1890.

OFFICERS—B. J. Edmonds, President; Greg. Rogers, Vice-President; Warner Edmonds, Secretary, Treasurer and Cashier; H. G. Edwards, Assistant Cashier.  
 DIRECTORS—B. J. Edmonds, H. G. Edwards, Warner Edmonds, M. L. Ward, W. J. S. Browne, Carl S. Owen, Greg. Rogers, R. J. Jaeger, M. W. Edmonds.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.			Savings department.	Combined.
Loans and discounts-----					
Overdrafts-----					
Bonds, warrants, and other securities-----		\$64,553 88			
Bank premises, furniture and fixtures-----		14 64			
Safe deposit vaults-----		19,154 10			
Other real estate owned-----		14,772 40			
Due from reserve banks-----		527 20			
Due from other banks-----		2,000 00			
Actual cash on hand-----		13,527 56			
Exchanges for clearing house-----		354 45			
Checks and other cash items-----		6,143 62			
Other resources-----		630 70			
Totals-----		\$121,608 05			
LIABILITIES.					
Capital stock paid in-----					
Surplus-----					
Undivided profits, less expenses and taxes paid-----		\$25,000 00			
Other payable profits, collected, but not in undivided profits account-----		3,240 00			
Bills payable (including certificates of deposit representing money borrowed)-----		2,163 23			
Deposits, due to banks-----					
Dividends unpaid-----					
Individual deposits subject to check-----		65,177 32			
Savings deposits-----					
Time certificates of deposit-----					
Demand certificates of deposit-----		13,814 00			
Certified checks-----					
Cashier's checks-----					
State, county and municipal deposits-----		213 50			
Postal savings deposits-----		12,050 00			
Other liabilities-----					
Totals-----		\$121,608 05			

## 146 AND 146A. MONTEREY COUNTY BANK—SALINAS.

Incorporated October 17, 1890.

OFFICERS—Luther Rodgers, President; C. N. Thorup, Vice-President; A. C. Hughes, Secretary, Treasurer, Manager and Cashier; F. E. Dayton, Assistant Cashier; H. E. Wetzel, Assistant Cashier.

DIRECTORS—Luther Rodgers, A. C. Hughes, H. E. Abbott, C. N. Thorup, Chapman Foster, L. Griffin, Ella E. Hitchcock.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$446,471 10	\$582,550 08	\$1,029,021 87
Bonds, warrants, and other securities-----	1,079 11		1,079 11
Bank premises, furniture and fixtures-----	23,530 00	88,025 00	111,575 00
Safe deposit vaults-----	62,000 00		62,000 00
Other real estate owned-----		1,150 00	1,150 00
Due from reserve banks-----	51,501 19	14,123 24	65,624 43
Due from other banks-----	1,033 13		1,033 13
Actual cash on hand-----	36,744 46	14,282 20	51,026 66
Exchanges for clearing house-----			
Checks and other cash items-----	1,423 71		1,423 71
Totals-----	\$423,522 79	\$700,131 12	\$1,223,653 91
LIABILITIES.			
Capital stock paid in-----	\$90,000 00	\$30,000 00	\$120,000 00
Surplus-----	50,000 00	35,000 00	85,000 00
Undivided profits, less expenses and taxes paid-----	18,706 95		18,706 95
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	95,000 00		95,000 00
Deposits, due to banks-----	5,089 83		5,089 83
Dividends unpaid-----	7,500 00		7,500 00
Individual deposits subject to check-----	333,992 81		333,992 81
Savings deposits-----		601,047 92	601,047 92
Demand certificates of deposit-----	8,982 50		8,982 50
Time certificates of deposit-----		9,063 20	9,063 20
Certified checks-----	790 50		790 50
Cashier's checks-----			
State, county and municipal deposits-----	12,614 82	25,000 00	37,614 82
Postal savings deposits-----			
Other liabilities-----	254 68		254 68
Totals-----	\$423,522 79	\$700,131 12	\$1,223,653 91

NOTE.—The above statement includes the business of the King City branch office.



## 147, 147A AND 147B. THE RIDEOUT BANK—MARYSVILLE.

Incorporated November 1, 1890.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; W. B. Swain, Secretary, Treasurer and Cashier; S. J. Planery, Assistant Cashier.  
 DIRECTORS—Phoebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$1,184,300 43	\$272,035 00	\$1,456,335 43
Bonds, warrants, and other securities.....	13,848 76		13,848 76
Bank premises, furniture and fixtures.....	309,207 40	30,712 90	339,919 90
Safe deposit vaults.....	70,577 09		70,577 09
Other real estate owned.....	6,275 75		6,275 75
Due from reserve banks.....	48,729 14		48,729 14
Due from other banks.....	109,898 66	5,955 16	175,853 82
Actual cash on hand.....	3,998 33		3,998 33
Exchanges for clearing house.....	116,914 17	5,970 68	121,984 85
Checks and other cash items.....	7,469 10		7,469 10
Other resources.....	3,969 55		3,969 55
<b>Totals</b> .....	<b>\$1,933,028 38</b>	<b>\$315,273 34</b>	<b>\$2,248,301 72</b>

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$225,000 00	\$25,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid.....	243,750 00	6,250 00	250,000 00
Other existing profits, collected, but not in undivided profits account.....	88,239 79		88,239 79
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	25,000 00		25,000 00
Individual deposits subject to check.....	91,464 63		91,464 63
Savings deposits.....	15,000 00		15,000 00
Demand certificates of deposit.....	901,560 55		901,560 55
Time certificates of deposit.....		284,023 34	284,023 34
Certified checks.....	55,081 66		55,081 66
Cashier's checks.....	186,005 64		186,005 64
State, county and municipal deposits.....	4,519 22		4,519 22
Postal savings deposits.....	370 49		370 49
Other liabilities.....	94,102 18		94,102 18
	366 48		366 48
	1,898 74		1,898 74
<b>Totals</b> .....	<b>\$1,933,028 38</b>	<b>\$315,273 34</b>	<b>\$2,248,301 72</b>

Note.—The above statement includes the business of the Gritley and Live Oak branch offices.

## 148. CITIZENS' BANK—CORONA.

OFFICERS—T. O. Andrews, President; F. H. Ott, Vice-President; L. D. Bedford, Secretary, Treasurer and Cashier.  
DIRECTORS—T. O. Andrews, T. C. Jameson, T. L. Willits, C. B. Randall, L. D. Bedford.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
		Combined.
Loans and discounts		\$80,407 15
Overdrafts		
Bonds, warrants, and other securities		22,537 50
Bank premises, furniture and fixtures		2,450 24
Safe deposit vaults		393 00
Other real estate owned		571 37
Due from reserve banks		2,062 84
Due from other banks		875 28
Actual cash on hand		2,470 76
Exchanges for clearing house		
Checks and other cash items		5 35
Other resources		
Totals	\$117,791 49	
LIABILITIES.		
Capital stock paid in		
Surplus		\$25,000 00
Undivided profits, less expenses and taxes paid		6,250 00
Other existing profits collected, but not in undivided profits account		237 81
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		
Dividends unpaid		
Individual deposits subject to check		
Savings deposits		56,449 53
Demand certificates of deposit		
Time certificates of deposit		11,054 12
Certified checks		
Cashier's checks		
State, county and municipal deposits		12,000 00
Postal savings deposits		5,670 03
Other liabilities		1,130 00
Totals	\$117,791 49	

## 149. WATSONVILLE SAVINGS BANK—WATSONVILLE.

Incorporated December 8, 1890.

OFFICERS—H. S. Fletcher, President; E. S. Bockius, Vice-President; W. R. Radcliff, Secretary, Treasurer and Cashier.  
 DIRECTORS—H. S. Fletcher, E. S. Bockius, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$533,469 38	
Overdrafts.....				
Bonds, warrants, and other securities.....			143,380 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			34,000 00	
Due from other banks.....			53,000 24	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			17,424 29	
Other resources.....				
Totals.....			\$781,273 91	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			30,000 00	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....			2,247 56	
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			1,000 00	
Savings deposits.....				
Demand certificates of deposit.....			698,025 65	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$781,273 91	

## 150. PEOPLE'S SAVINGS BANK OF FRESNO—FRESNO.

Incorporated December 10, 1890.

OFFICERS—A. V. Lisenby, President; F. K. Prescott, Vice-President; Wick W. Parsons, Cashier, Secretary and Treasurer; B. K. G. Butterfield, Assistant Cashier.  
 DIRECTORS—A. V. Lisenby, F. K. Prescott, O. J. Woodward, C. S. Pierce, Wick W. Parsons.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$1,769,492 30	
Overdrafts.....				
Bonds, warrants and other securities.....			68,796 02	
Bank premises, furniture and fixtures.....			20,490 00	
State deposit vault.....				
Other real estate owned.....				
Due from reserve banks.....			130,945 37	
Due from other banks.....				
Actual cash on hand.....			51,918 78	
Exchanges for clearing house.....			24,150 89	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$2,065,753 26	
LIABILITIES.				
Capital stock paid in.....			\$100,000 00	
Surplus.....			100,000 00	
Undivided profits, less expenses and taxes paid.....			50,940 94	
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			1,814,812 32	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$2,065,753 26	



## 151. THE VISALIA SAVINGS BANK—VISALIA.

Incorporated January 27, 1891.

OFFICERS—L. C. Hyde, President and Treasurer; R. E. Hyde, Vice-President; C. J. Giddings, Cashier and Secretary.  
 DIRECTORS—L. C. Hyde, R. E. Hyde, C. J. Giddings.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$600,726 35	
Overdrafts.....				
Bonds, warrants, and other securities.....			27,625 00	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			9,374 05	
Due from reserve banks.....			39,922 73	
Due from other banks.....				
Actual cash on hand.....			13,000 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$700,248 13	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			25,000 00	
Other existing profits, collected, but not in undivided profits account.....			22,237 74	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			500,308 39	
Savings deposits.....				
Demand certificates of deposit.....			202 00	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$700,248 13	

## 153. BANK OF HAYWARDS—HAYWARDS.

Incorporated February 26, 1891.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier.

DIRECTORS—I. B. Parsons, F. C. Winton, E. O. Webb, J. W. Farnum, S. S. Hawley, F. I. Lemos, Chas. Allen.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$122,848 91		
Overdrafts		1,651 48		
Bonds, warrants, and other securities		27,000 00		
Bank premises, furniture and fixtures		50,200 00		
Safe deposit vaults		4,800 00		
Other real estate owned				
Due from reserve banks		23,574 48		
Due from other banks		2,688 35		
Actual cash on hand		25,842 74		
Exchanges for clearing house		1,428 46		
Checks and other cash items				
Other resources				
Totals		\$258,854 42		
LIABILITIES.				
Capital stock paid in		\$50,000 00		
Surplus		5,672 30		
Undivided profits, less expenses and taxes paid		415 38		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		20,000 00		
Deposits, due to banks		15,128 70		
Dividends unpaid		1,533 90		
Individual deposits subject to check		155,833 82		
Savings deposits			1,363 50	
Demand certificates of deposit			3,933 25	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		4,973 57		
Totals		\$258,854 42		

# 154. SANTA BARBARA SAVINGS AND LOAN BANK—SANTA BARBARA.

Incorporated March 19, 1891.

OFFICERS—Geo. S. Edwards, President; Jos. Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Geo. S. Edwards, Jos. Sexton, T. S. Hawley, Alfred Edwards, John W. Bailard, John S. Edwards, Edward F. R. Vail.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----				
Overdrafts-----			\$1,968,477 05	
Bonds, warrants, and other securities-----			510,501 71	
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			17,000 00	
Due from reserve banks-----			24,701 83	
Due from other banks-----			62,672 04	
Actual cash on hand-----			32,758 57	
Exchanges for clearing house-----			50,040 51	
Checks and other cash items-----			8,748 73	
Other resources-----				
Totals-----			\$2,705,759 97	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$225,000 00	
Undivided profits, less expenses and taxes paid-----			26,000 00	
Other existing profits, collected, but not in undivided profits account-----			2,049 68	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			9,000 00	
Savings deposits-----				
Demand certificates of deposit-----			2,290,883 36	
Time certificates of deposit-----				
Certified checks-----			41,043 81	
Cashier's checks-----				
State, county and municipal deposits-----			101,075 61	
Postal savings deposits-----			10,747 51	
Other liabilities-----				
Totals-----			\$2,705,759 97	

## 155. SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated June 19, 1891.

OFFICERS—F. P. Morrison, President; J. P. Fisk, Vice-President and Treasurer; S. Williams, Secretary;  
 W. B. Johnson, Assistant Secretary.

DIRECTORS—F. P. Morrison, J. P. Fisk, S. Williams, H. H. Garstin, Harmon R. Scott, Edward M. Cape, S. C. Haver.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$26,585 81	
Overdrafts				
Bonds, warrants, and other securities			68,340 66	
Bank premises, furniture and fixtures			6,000 00	
Safe deposit vaults				
Other real estate owned			11,931 24	
Due from reserve banks			82,308 22	
Due from other banks				
Actual cash on hand			32,245 73	
Exchanges for clearing house				
Checks and other cash items			2,391 08	
Other resources				
Totals			\$724,802 74	
LIABILITIES.				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			35,000 00	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			26,854 23	
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			579,280 06	
Demand certificates of deposit				
Time certificates of deposit			7,976 25	
Certified checks				
Cashier's checks				
State, county and municipal deposits			25,000 00	
Postal savings deposits			683 20	
Other liabilities				
Totals			\$724,802 74	



## 156. SECURITY SAVINGS BANK OF SAN JOSE—SAN JOSE.

Incorporated June 23, 1891.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; Geo. B. Campbell, Assistant Cashier; E. D. Shepherd, Assistant Cashier.  
 DIRECTORS—W. S. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Frank Stock, Wm. M. Curtner, T. Kirk, A. H. Marten, Fred M. Stern, J. S. Williams, Wilbur J. Edwards.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$1,205,981 38	
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		90,908 27	
Safe deposit vaults.....		31,760 00	
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....		150,676 90	
Actual cash on hand.....			
Exchanges for clearing house.....		45,943 18	
Checks and other cash items.....			
Other resources.....			
Totals.....		10 00	
		\$1,325,279 73	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....		\$100,000 00	
Other existing profits, collected, but not in undivided profits account.....		50,000 00	
Bills payable (including certificates of deposit representing money borrowed).....		26,200 09	
Deposits, due to banks.....		108 82	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		7,500 00	
Demand certificates of deposit.....			
Time certificates of deposit.....		1,341,249 82	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		152 00	
Totals.....		\$1,325,279 73	

## 157 AND 157A. LOS NIETOS VALLEY BANK—DOWNEY.

Incorporated July 20, 1891.

OFFICERS—Q. J. Rowley, President; Arthur L. Darby, Vice-President and Treasurer; Chas. R. Church, Cashier and Manager; John W. Rudi, Assistant Cashier; Jos. Smith, Secretary.  
 DIRECTORS—Q. J. Rowley, Arthur L. Darby, Joseph Smith, Frank Burke, James C. Rives, A. L. Ball, Charles R. Church.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$504,588 36		
Bonds, warrants and other securities-----	1,822 92		
Bank premises, furniture and fixtures-----	4,694 35		
State deposit values-----	17,000 00		
Other real estate owned-----	700 00		
Due from reserve banks-----	21,551 77		
Due from other banks-----	1,331 62		
Actual cash on hand-----	20,182 41		
Exchanges for clearing house-----	1,031 75		
Checks and other cash items-----	1,694 32		
Other resources-----			
Totals-----	\$574,567 50		
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$75,000 00		
Undivided profits, less expenses and taxes paid-----	18,750 00		
Other existing profits, collected, but not in undivided profits account-----	3,719 00		
Bills payable (including certificates of deposit representing money borrowed)-----	293 41		
Deposits, due to banks-----	10,000 00		
Dividends unpaid-----			
Individual deposits subject to check-----	211,837 89		
Savings deposits-----			
Demand certificates of deposit-----	1,350 00		
Time certificates of deposit-----	46,465 49		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	5,188 66		
Other liabilities-----			
Totals-----	\$574,567 50		

NOTE.—The above statement includes the business of the Watts branch office.

## 158. "AZUSA VALLEY SAVINGS BANK"—AZUSA.

Incorporated August 20, 1891.

OFFICERS—W. R. Powell, President; W. W. Heth, Vice-President; P. A. Carpenter, Cashier, Secretary and Treasurer.  
 DIRECTORS—V. M. Greever, Jas. Stauson, J. C. Wright, Alfred P. Griffith, T. H. Knapp, W. R. Powell, W. W. Heth.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$134,601 51	
Overdrafts-----				
Bonds, warrants, and other securities-----			14,095 17	
Bank premises, furniture and fixtures-----			5,000 00	
Safe deposit vaults-----				
Other real estate owned-----			2,606 07	
Due from reserve banks-----			1,858 05	
Due from other banks-----			3,121 08	
Actual cash on hand-----			3,416 63	
Exchanges for clearing house-----				
Checks and other cash items-----			6 40	
Other resources-----				
Totals-----			\$164,205 51	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$25,000 00	
Undivided profits, less expenses and taxes paid-----			10,000 00	
Other existing profits, collected, but not in undivided profits account-----			1,238 57	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks-----				
Dividends unpaid-----			1,250 00	
Individual deposits subject to check-----				
Savings deposits-----			114,714 16	
Demand certificates of deposit-----				
Time certificates of deposit-----			2 78	
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----			12,000 00	
Other liabilities-----				
Totals-----			\$164,205 51	

## 159 AND 159A. CENTRAL SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated September 8, 1891.

OFFICERS—J. F. Carlston, President; R. M. Fitzgerald, Vice-President; H. N. Morris, Vice-President; Arthur L. Harris, Vice-President; H. C. Sageborn, Cashier, Secretary and Treasurer; C. H. Hawley, Assistant Cashier; H. R. Bronner, Assistant Cashier.

DIRECTORS—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, Geo. H. Kraft, J. K. Moffitt, A. S. Blake, W. T. Veitch, J. F. Carlston, H. N. Morris.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$5,748,209 78	
Overdrafts			
Bonds, warrants, and other securities		525,393 85	
Bank premises, furniture and fixtures		369,838 80	
Safe deposit vaults		50,000 00	
Other real estate owned		203,144 84	
Due from reserve banks		383,668 68	
Due from other banks			
Actual cash on hand		143,090 56	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$7,423,346 66	

## LIABILITIES.

Capital stock paid in		\$500,000 00	
Surplus		146,014 52	
Undivided profits, less expenses and taxes paid		107,177 62	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks		20,037 10	
Dividends unpaid		20,015 00	
Individual deposits subject to check		6,337,880 30	
Savings deposits			
Demand certificates of deposit		140 00	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		259,500 00	
Postal savings deposits		32,582 63	
Other liabilities			
Totals		\$7,423,346 66	

NOTE.—The above statement includes the business of the Telegraph avenue and Forty-ninth street branch office.



## 160. BANK OF ANTIOCH—ANTIOCH.

Incorporated September 14, 1891.

OFFICERS—Seth Davison, President; R. Harkinson, Cashier, Manager, Secretary and Treasurer; E. V. Davis, Assistant Cashier.  
 DIRECTORS—J. Rio Baker, H. F. Beede, S. Davison, E. Harkinson, C. M. Belshaw.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$222,723 20	\$267,800 25	\$490,523 45
Overdrafts	2,998 47		2,998 47
Bonds, warrants, and other securities	35,463 97		35,463 97
Bank premises, furniture and fixtures		7,500 00	7,500 00
Safe deposit vaults			
Other real estate owned	4,617 38		4,617 38
Due from reserve banks	20,556 15	4,268 65	24,824 80
Actual cash on hand	17,490 04	5,834 54	23,324 58
Exchanges for clearing house	155 00		155 00
Checks and other cash items			
Other resources			
Totals	\$304,004 21	\$285,412 44	\$589,416 65

## LIABILITIES.

Capital stock paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	10,500 00	12,500 00	23,000 00
Undivided profits, less expenses and taxes paid	1,644 34	1,620 10	3,264 44
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	55,000 00		55,000 00
Deposits, due to banks			
Individuals unpaid			
Individual deposits subject to check			
Savings deposits	123,953 07		123,953 07
Demand certificates of deposit		238,718 74	238,718 74
Time certificates of deposit	3,094 05		3,094 05
Certified checks		12,573 60	12,573 60
Cashier's checks	305 92		305 92
State, county and municipal deposits			
Postal savings deposits	29,506 83		29,506 83
Other liabilities			
Totals	\$304,004 21	\$285,412 44	\$589,416 65

## 161. HANFORD SAVINGS BANK—HANFORD.

Incorporated October 8, 1891.

OFFICERS—C. M. Cross, President; C. L. Newport, Vice-President; Judd Smith, Cashier, Secretary and Treasurer; R. J. Downing, Assistant Cashier.

DIRECTORS—C. M. Cross, C. L. Newport, Judd Smith, F. M. Parrish, J. T. Dunlap, A. Leoni, E. F. Pickereil.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$295,411 00	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			15,056 46	
Due from reserve banks.....				
Due from other banks.....			5,964 56	
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....			9 54	
Other resources.....				
Totals.....			\$316,441 56	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			25,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,632 88	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			2,500 00	
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....			227,278 68	
Certified checks.....				
Cashier's checks.....				
State county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$316,441 56	

## 163. "YOLO COUNTY SAVINGS BANK"—WOODLAND.

Incorporated December 9, 1891.

OFFICERS—John Wohlfrom, President; H. H. Gable, Vice-President; J. I. McConnell, Cashier, Manager, Secretary and Treasurer; H. D. Porter, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—John Wohlfrom, H. H. Gable, A. M. Bemmerly, E. Niclas, J. F. Hink, P. T. Laugenour, W. R. Laugenour, A. F. Anderson, H. D. Porter.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$1,038,133 69	
Bonds, warrants, and other securities			106,781 25	
Bank premises, furniture and fixtures			65,046 57	
Sale deposit vaults				
Other real estate owned			2,216 06	
Due from reserve banks			28,988 83	
Due from other banks			1,251 04	
Actual cash on hand			24,369 35	
Exchanges for clearing house				
Checks and other cash items			620 50	
Other resources				
Totals			\$1,208,402 23	
LIABILITIES.				
Capital stock paid in			\$120,000 00	
Surplus			100,000 00	
Undivided profits, less expenses and taxes paid			24,708 68	
Other existing profits, collected, but not in undivided profits account				
Bills payable including certificates of deposit representing money borrowed				
Deposits, due to banks				
Dividends unpaid			4,800 00	
Individual deposits subject to check				
Savings deposits			381,543 55	
Demand certificates of deposit				
Time certificates of deposit			330 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			37,600 00	
Other liabilities				
Totals			\$1,208,402 23	

## 164 AND 164A. SACRAMENTO VALLEY BANK—BIGGS.

Incorporated December 16, 1891.

OFFICERS—J. M. Hastings, President; S. McKee, Vice-President; John M. Brough, Cashier and Treasurer; Bernard F. Lucas, Assistant Cashier; J. A. Foster, Secretary.

DIRECTORS—J. M. Hastings, S. McKee, W. M. Smith, J. A. Foster, J. M. Brough.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$296,274 89		
Overdrafts.....	3,005 91		
Bonds, warrants, and other securities.....	33,003 97		
Bank premises, furniture and fixtures.....	16,397 12		
Safe deposit vaults.....			
Other real estate owned.....	4,247 40		
Due from reserve banks.....	45,896 97		
Due from other banks.....	846 56		
Actual cash on hand.....	19,154 87		
Exchanges for clearing house.....			
Checks and other cash items.....	918 82		
Other resources.....	331 72		
Totals.....	\$447,831 23		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	11,000 00		
Undivided profits, less expenses and taxes paid.....	4,304 27		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable, including certificates of deposit representing money borrowed.....	45,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	1,866 60		
Individual deposits subject to check.....	139,353 14		
Savings deposits.....			
Demand certificates of deposit.....	2,040 00		
Time certificates of deposit.....	178,610 84		
Certified checks.....	1,429 37		
Cashier's checks.....			
State, county and municipal deposits.....	3,963 63		
Postal savings deposits.....	263 38		
Other liabilities.....			
Totals.....	\$447,831 23		

NOTE.—The above statement includes the business of the Butte City branch office.



# 165. "THE BANK OF MONTEREY"—MONTEREY.

Incorporated December 30, 1891.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Cashier, Secretary and Treasurer; E. E. James, Assistant Cashier.  
DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, M. Ortins, O. S. Trimmer, C. Martin.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$311,197 97		
Overdrafts		443 75		
Bonds, warrants, and other securities		12,000 00		
Bank premises, furniture and fixtures		49,293 30		
Safe deposit vaults		5,807 41		
Other real estate owned		2,517 47		
Due from reserve banks		96,853 83		
Due from other banks		3,248 92		
Actual cash on hand		52,898 67		
Exchanges for clearing house				
Checks and other cash items		598 35		
Other resources		513 35		
Totals		\$535,372 32		
LIABILITIES.				
Capital stock paid in		\$100,000 00		
Surplus		25,000 00		
Undivided profits, less expenses and taxes paid		8,739 09		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		387,254 86		
Demand certificates of deposit				
Time certificates of deposit		200 00		
Certified checks		4,335 84		
Cashier's checks		695 00		
State, county and municipal deposits				
Postal savings deposits				
Other liabilities		9,127 53		
Totals		\$535,372 32		

## 166. "BANK OF LEMOORE"—LEMOORE.

Incorporated December 31, 1891.

OFFICERS—S. C. Lillis, President; J. O. Hickman, Vice-President; N. W. Sorrick, Cashier, Secretary and Treasurer; A. D. Campbell, Assistant Cashier.

DIRECTORS—S. C. Lillis, N. W. Sorrick, J. A. McCormick, A. L. McKay, J. H. Fox.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$347,449 20		
Overdrafts	3,109 23		
Bonds, warrants, and other securities	33,969 95		
Bank premises, furniture and fixtures	36,107 68		
Safe deposit vaults	2,000 00		
Other real estate owned	7,200 00		
Due from reserve banks	44,433 13		
Due from other banks	2,327 64		
Actual cash on hand	23,403 70		
Exchanges for clearing house			
Checks and other cash items	137 93		
Other resources			
Totals	\$500,138 76		

## LIABILITIES.

Capital stock paid in	\$80,000 00
Surplus	20,000 00
Undivided profits, less expenses and taxes paid	2,488 80
Other existing profits, collected, but not in undivided profits account	
Bills payable (including certificates of deposit representing money borrowed)	10,000 00
Deposits, due to banks	
Dividends unpaid	3,036 00
Individual deposits subject to check	185,947 97
Savings deposits	
Demand certificates of deposit	6,775 90
Time certificates of deposit	161,270 90
Certified checks	5 00
Cashier's checks	614 19
State, county and municipal deposits	30,000 00
Postal savings deposits	
Other liabilities	
Totals	\$500,138 76

# 167 AND 167A. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY"—BERKELEY.

Incorporated January 27, 1892.

OFFICERS—A. W. Naylor, President; W. E. Woolsey, Vice-President; F. L. Naylor, Vice-President; W. S. Wood, Cashier, Secretary, Trust Officer and Manager Trust Department; J. S. Mills, Assistant Cashier and Assistant Secretary.  
DIRECTORS—Wm. H. Crocker, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, W. R. Scott.

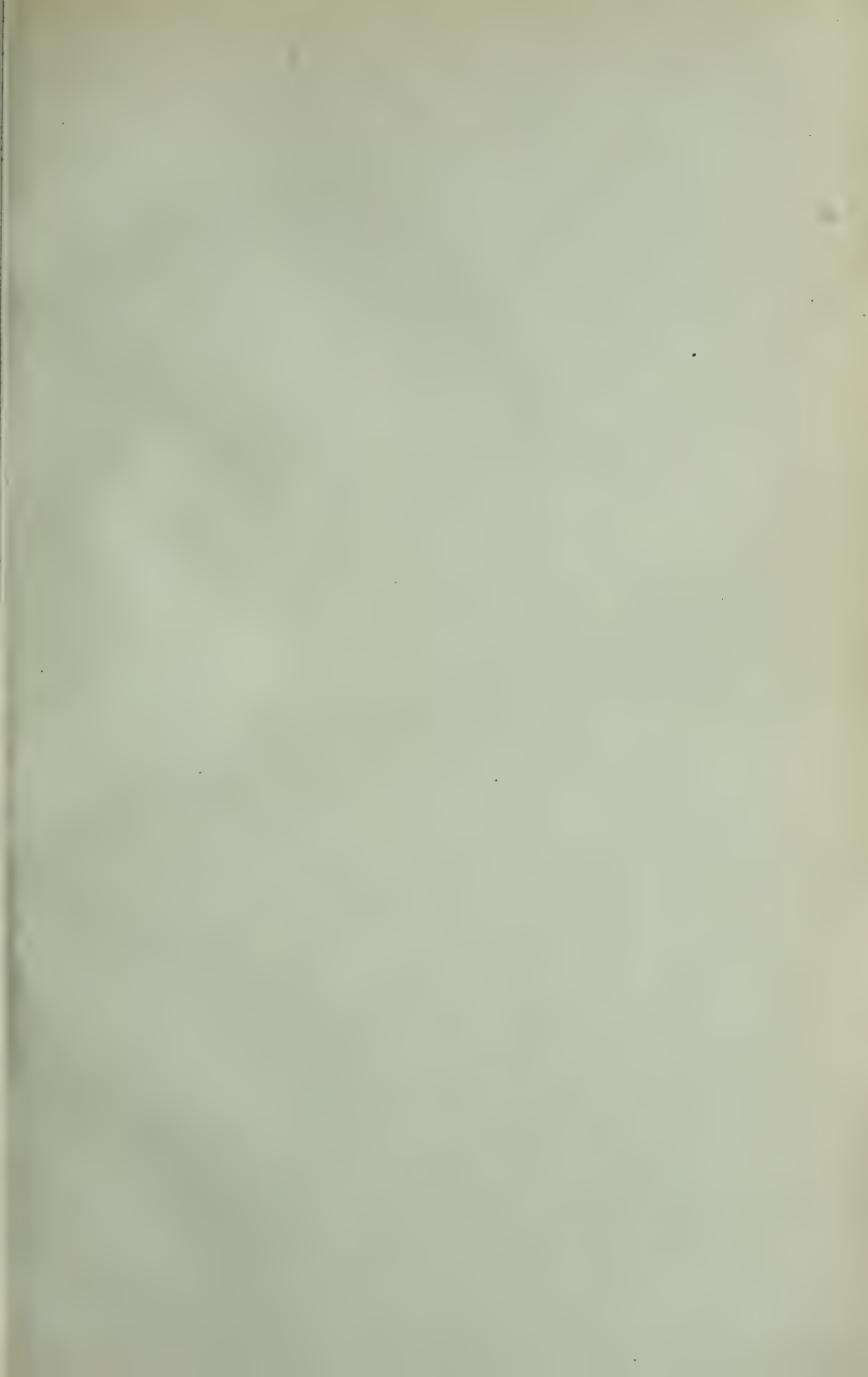
## Statement of June 30, 1914.

Resources.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts	\$139,140 95	\$3,115,394 59	\$91,500 00	\$91,000 00	\$3,707,435 54
Overdrafts	147 68				147 68
Bonds, warrants and other securities	36,163 06	294,013 11	19,137 50		340,913 67
Bank premises, furniture and fixtures		86,000 00			86,000 00
Safe deposit vaults		14,000 00			14,000 00
Other real estate owned					
Due from reserve banks	38,152 89	379,062 54	28,628 40	15,329 52	461,113 35
Actual cash on hand	83,235 38		13,066 55		96,301 93
Exchanges for clearing house	28,162 49	85,818 35			113,980 84
Checks and other cash items					
Other resources	1,158 15	496 52			1,654 67
Personal assets received from executors, administrators, assignees, receivers or trustees		1 69			1 69
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property			136,861 78	supervision of State Banking Department	136,861 78
Totals	\$243,224 62	\$4,358,562 18	\$318,424 23	\$106,329 52	\$5,026,540 55
LIABILITIES.					
Capital stock paid in					
Surplus	\$25,000 00	\$175,000 00	\$100,000 00	\$100,000 00	\$400,000 00
Undivided profits less expenses and taxes paid	2,400 00	250,000 00			252,400 00
Other existing profits, collected, but not in undivided profits account	649 51	1,382 78		129 52	2,161 81
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks					
Dividends unpaid	41,711 02				41,711 02
Individual deposits subject to check		14,800 00			14,800 00
Savings deposits	142,637 70	3,570,779 29			3,713,416 99
Demand certificates of deposit	88 90	11 00			100 90
Time certificates of deposit	29,086 29	100,173 71			129,260 00
Certified checks	46 99	38 65			85 64
Cashier's checks	1,004 21	200,405 67			201,409 88
State, county and municipal deposits		45,911 08			45,911 08
Postal savings deposits				6,200 00	6,200 00
Other liabilities					
Deposits of money received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			218,424 23		218,424 23
Totals	\$243,224 62	\$4,358,562 18	\$318,424 23	\$106,329 52	\$5,026,540 55

Note.—The above statement includes the business of Telegraph avenue branch office.







## 169. THE SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

Incorporated January 28, 1892.

OFFICERS—T. S. Hawkins, President; T. W. Hawkins, Cashier, Secretary and Treasurer.  
 DIRECTORS—T. S. Hawkins, J. W. Hawkins, J. F. Echeverry, Fred Vile, C. N. Hawkins, R. P. Lathrop, N. C. Briggs, Jr.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$775,399 36	
Overdrafts-----				
Bonds, warrants, and other securities-----				
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----			1,861 14	
Due from reserve banks-----			11,531 21	
Due from other banks-----			36,840 42	
Actual cash on hand-----			15,500 00	
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----			\$841,141 13	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$50,000 00	
Undivided profits, less expenses and taxes paid-----			50,000 00	
Other existing profits, collected, but not in undivided profits account-----			70,025 53	
Bills payable (including certificates of deposit representing money borrowed)-----			18,887 50	
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----				
Savings deposits-----			652,225 22	
Demand certificates of deposit-----				
Time certificates of deposit-----				
Certified checks-----				
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$841,141 13	

## 170. THE SAVINGS BANK OF ST. HELENA—ST. HELENA.

Incorporated January 29, 1892.

OFFICERS—F. L. Alexander, President; W. H. Smith, Vice-President; Leo H. Martin, Cashier, Secretary and Treasurer.  
 DIRECTORS—F. L. Alexander, W. H. Smith, D. O. Hunt, Walter Metzner, Leo H. Martin.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$207,462 21	
Overdrafts.....				
Bonds, warrants, and other securities.....				
Bank premises, furniture and fixtures.....			47,250 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			10,377 23	
Due from other banks.....				
Actual cash on hand.....			10,500 00	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$335,589 44	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			5,500 00	
Other existing profits, collected, but not in undivided profits account.....			89 95	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			292,499 49	
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			12,500 00	
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$335,589 44	

## 171. HOLLISTER SAVINGS BANK—HOLLISTER.

Incorporated February 11, 1892.

Officers—Wm. Palmberg, President; T. H. Slaven, Vice-President; C. J. Cox, Vice-President; C. H. Wagner, Cashier, Secretary and Treasurer.  
 Directors—Wm. Palmberg, T. H. Slaven, N. T. Jensen, C. F. Laege, C. J. Cox, M. Kosenberg, C. H. Wagner.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults		\$404,983 84	
Other real estate owned			
Due from reserve banks		21,438 98	
Due from other banks		7,622 26	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items		521 80	
Other resources			
Totals		\$434,586 48	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		25,000 00	
Other existing profits, collected, but not in undivided profits account		9,543 79	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		375,051 69	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$434,586 48	



## 172. PEOPLE'S BANK—SANTA CRUZ.

Incorporated February 11, 1892.

OFFICERS—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier.  
 DIRECTORS—L. C. Matzen, Thos. W. Kelly, Charles E. Towne, Percy T. Phillips, C. C. Campbell, W. P. Netherton, L. F. Hinds, W. I. Forsyth, Warren Garrett.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$170,437 67		
Bonds, warrants, and other securities	195 11		
Bank premises, furniture and fixtures	49,255 50		
Safe deposit vaults	53,433 45		
Other real estate owned	4,285 00		
Due from reserve banks			
Due from other banks	32,447 24		
Actual cash on hand	10 00		
Exchanges for clearing house	17,336 63		
Checks and other cash items	513 22		
Other resources	78 75		
Totals	\$308,893 97		

## LIABILITIES.

Capital stock paid in	
Surplus	\$100,000 00
Undivided profits, less expenses and taxes paid	12,950 00
Other existing profits, collected, but not in undivided profits account	19,904 94
Bills payable (including certificates of deposit representing money borrowed)	
Deposits, due to banks	
Dividends unpaid	
Individual deposits subject to check	131,720 15
Savings deposits	
Demand certificates of deposit	153 01
Time certificates of deposit	
Certified checks	
Cashier's checks	1,730 60
State, county and municipal deposits	1,532 80
Postal savings deposits	40,000 00
Other liabilities	902 47
Totals	\$308,893 97

## 173. PRODUCERS' SAVINGS BANK—BAKERSFIELD.

Incorporated March 17, 1892.

OFFICERS—Clinton E. Worden, President; F. W. Robinson, Vice-President, Cashier, Secretary and Treasurer; J. S. Henton, Vice-President; E. W. Spiers, Assistant Cashier.  
 DIRECTORS—Clinton E. Worden, R. F. Barnett, A. D. M. Osborne, F. W. Robinson, J. S. Henton, F. M. Worthington, F. W. Tegeier, W. H. Hill, W. W. Worden, W. E. Benz, E. M. Brown.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----			\$872,289 78	
Overdrafts-----				
Bonds, warrants, and other securities-----			138,887 50	
Bank premises, furniture and fixtures-----			84,718 14	
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----			45,317 91	
Due from other banks-----				
Actual cash on hand-----			20,356 90	
Exchanges for clearing house-----			954 05	
Checks and other cash items-----			77 50	
Other resources-----			180 00	
Totals-----			\$1,162,481 78	
LIABILITIES.				
Capital stock paid in-----				
Surplus-----			\$100,000 00	
Undivided profits, less expenses and taxes paid-----			35,000 00	
Other existing profits, collected, but not in undivided profits account-----			32,994 76	
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits, due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----			6,000 00	
Savings deposits-----				
Remand certificates of deposit-----			335,534 70	
Time certificates of deposit-----			300 00	
Certified checks-----			2,452 32	
Cashier's checks-----				
State, county and municipal deposits-----			50,000 00	
Postal savings deposits-----				
Other liabilities-----				
Totals-----			\$1,162,481 78	

# 174 AND 174A. CITIZENS' BANK OF PASO ROBLES—PASO ROBLES.

Incorporated April 21, 1892.

OFFICERS—W. C. Bennett, President; Alex. Webster, Vice-President; A. Pfister, Cashier, Secretary and Treasurer; W. A. Johnson, Assistant Cashier; J. Haabesland, Assistant Cashier.  
DIRECTORS—W. C. Bennett, D. S. Lewis, W. O. Dresser, Jas. Munk, A. Pfister, Paul Pfister, Alex. Webster.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$338,847 73		
Bonds, warrants, and other securities	3,773 38		
Bank premises, furniture and fixtures	16,021 54		
Safe deposit vaults	7,006 00		
Other real estate owned			
Due from reserve banks	833 50		
Due from other banks	30,579 79		
Actual cash on hand			
Exchanges for clearing house	20,280 65		
Checks and other cash items	1,651 62		
Other resources			
Totals	\$418,988 21		

## LIABILITIES.

Capital stock paid in	
Surplus	\$71,800 00
Undivided profits, less expenses and taxes paid	10,500 00
Other existing profits, collected, but not in undivided profits account	15,526 38
Bills payable (including certificates of deposit representing money borrowed)	
Deposits, due to banks	25,000 00
Dividends unpaid	783 65
Individual deposits subject to check	
Savings deposits	194,324 85
Demand certificates of deposit	
Time certificates of deposit	928 72
Certified checks	99,304 62
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	8,000 00
Other liabilities	3,520 59
Totals	\$418,988 21

NOTE.—The above statement includes the business of the San Miguel branch office.

## 175. PEOPLE'S SAVINGS BANK—SANTA CRUZ.

Incorporated April 26, 1892.

OFFICERS—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier.  
 DIRECTORS—L. C. Matzen, Thos. W. Kelly, C. E. Towne, P. T. Phillips, C. C. Campbell, W. P. Netherton, L. F. Hinds, W. I. Forsyth, Warren Garrett.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$312,965 00	
Overdrafts		85,220 77	
Bonds, warrants, and other securities		53,922 44	
Bank premises, furniture and fixtures			
Safe deposit vaults		848 15	
Other real estate owned		42,425 20	
Due from reserve banks		31,864 84	
Due from other banks		63 00	
Actual cash on hand		61 38	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$527,390 78	

## LIABILITIES.

Capital stock paid in		\$52,140 00	
Surplus		32,140 00	
Undivided profits, less expenses and taxes paid		9,410 08	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Deposits, due to individuals			
Individual deposits subject to check			
Savings deposits		441,650 70	
Demands and certificates of deposit			
Time certificates of deposit		2,050 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Fiscal savings deposits			
Other liabilities			
Totals		\$527,390 78	



## 176. BANK OF WILLIAMS—WILLIAMS.

Incorporated June 17, 1892.

OFFICERS—H. C. Stovall, President; J. M. Stovall, Cashier, Secretary and Treasurer; E. L. Fouch, Assistant Cashier.  
 DIRECTORS—H. C. Stovall, J. M. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, E. L. Fouch.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$24,320 17		
Overdrafts		506 67		
Bonds, warrants, and other securities		40,778 91		
Bank premises, furniture and fixtures		5,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		51,149 82		
Due from other banks				
Actual cash on hand		23,325 95		
Exchanges for clearing house				
Checks and other cash items		2 80		
Other resources		386 81		
Totals		\$445,361 13		
LIABILITIES.				
Capital stock paid in		\$100,000 00		
Surplus		21,000 00		
Undivided profits, less expenses and taxes paid		13,252 12		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Deposits unpaid				
Individual deposits subject to check		140,921 14		
Savings deposits				
Demand certificates of deposit		38,243 17		
Time certificates of deposit		106,444 70		
Certified checks				
Cashier's checks				
State, county and municipal deposits		25,500 00		
Postal savings deposits				
Other liabilities				
Totals		\$445,361 13		

## 177. BANK OF OROVILLE—OROVILLE.

Incorporated June 28, 1892.

Officers: S. C. Lillis, President; W. W. Gingles, Cashier, Secretary and Treasurer; C. N. Putnam, Assistant Cashier and Assistant Secretary.  
 Directors: S. C. Lillis, J. M. Ward, H. C. Lillis, W. W. Gingles, C. W. Putnam.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$821,982 11	
Notes, warrants, and other securities			21,700 00	
Bank premises, furniture and fixtures				
Safe deposit vaults			1,300 00	
Other real estate owned			15,488 77	
Due from reserve banks				
Due from other banks			6,443 33	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$860,914 21	
LIABILITIES.				
Capital stock paid in				
Surplus			\$30,000 00	
Undivided profits, less expenses and taxes paid			10,300 00	
Other existing profits, collected, but not in undivided profits account			2,375 36	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid			2,500 00	
Individual deposits subject to check				
Savings deposits			209,358 95	
Demand certificates of deposit				
Time certificates of deposit			12,180 00	
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$860,914 21	

## 178. BANK OF TEHACHAPI—TEHACHAPI.

Incorporated September 16, 1892.

OFFICERS—Dave Hirschfeld, President; Albert Ancker, Vice-President; Phil Marx, Cashier, Secretary and Treasurer.  
 DIRECTORS—Dave Hirschfeld, Albert Ancker, Phil Marx, Chas. Asher, B. M. Dennison.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$124,131 62		
Overdrafts		12,457 40		
Bonds, warrants, and other securities		5,000 00		
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		35,898 63		
Due from other banks		353 70		
Actual cash on hand		12,275 05		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$190,202 97		
LIABILITIES.				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		32,500 00		
Other existing profits collected, but not in undivided profits account		802 71		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid		75 00		
Individual deposits subject to check		63,734 23		
Savings deposits				
Demand certificates of deposit		1,902 73		
Time certificates of deposit		57,421 01		
Certified checks				
Cashier's checks		135 25		
State, county and municipal deposits				
Postal savings deposits		8,371 96		
Other liabilities				
Totals		\$190,202 97		

## 180. "THE BANK OF PALO ALTO"—PALO ALTO.

Incorporated October 18, 1892.

OFFICERS—G. R. Parkinson, President; C. D. Marx, Vice-President; H. F. Congdon, Cashier, Secretary and Treasurer; J. F. Prior, Assistant Cashier; Percy M. McDowell, Assistant Cashier.

DIRECTORS—G. R. Parkinson, C. D. Marx, C. S. Downing, H. F. Congdon, E. C. Thoits.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$20,767 51	\$267,794 40	\$288,561 91
Overdrafts.....		87 88		87 88
Bonds, warrants, and other securities.....		12,000 00	78,080 00	90,080 00
Bank premises, furniture and fixtures.....			22,000 00	22,000 00
Safe deposit vaults.....			1,000 00	1,000 00
Other real estate owned.....			14,500 00	14,500 00
Due from reserve banks.....		32,147 53	14,968 98	67,116 51
Due from other banks.....		246 60		246 60
Actual cash on hand.....		30,102 95	17,457 88	47,560 83
Exchanges for clearing house.....		2,380 98		2,380 98
Checks and other cash items.....		31 15		31 15
Other resources.....				
Totals.....		\$417,814 60	\$415,801 26	\$833,615 86
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....		25,000 00	15,000 00	40,000 00
Other existing profits, collected, but not in undivided profits account.....		8,836 06	4,434 90	13,270 96
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....		4,964 75		4,964 75
Individual deposits subject to check.....				
Savings deposits.....		318,088 67		318,088 67
Demand certificates of deposit.....			370,866 36	370,866 36
Time certificates of deposit.....		7,991 11		7,991 11
Certified checks.....		27,900 31		27,900 31
Cashier's checks.....		33 70		33 70
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$417,814 60	\$415,801 26	\$833,615 86



## 181. "BANK OF LASSEN COUNTY"—SUSANVILLE.

Incorporated October 29, 1892.

OFFICERS—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; C. H. Bridges, Cashier, Secretary and Treasurer; C. M. Hull, Assistant Cashier.

DIRECTORS—J. B. Spaulding, I. E. Bally, Richard H. Browne, F. E. Humphrey, C. B. Clark, P. J. Goumaz, C. H. Bridges.

## Statement of June 30, 1914.

RESOURCES.			Commercial department.	Savings department.	Combined.
Loans and discounts			\$252,796 96	\$75,390 00	\$328,186 96
Overdrafts			141 23		141 23
Bonds, warrants, and other securities			54,365 11		54,365 11
Bank premises, furniture and fixtures			12,369 45	118 25	12,487 70
Safe deposit vaults					
Other real estate owned			450 00		450 00
Due from reserve banks			28,184 18		28,184 18
Due from other banks			5,018 44		5,018 44
Actual cash on hand			17,406 10	2,031 22	19,437 32
Exchanges for clearing house					
Checks and other cash items			5,022 35		5,022 35
Other resources					
Totals			\$375,703 82	\$77,539 47	\$453,243 29
LIABILITIES.					
Capital stock paid in			\$75,000 00	\$25,000 00	\$100,000 00
Surplus			30,000 00	5,000 00	35,000 00
Undivided profits, less expenses and taxes paid			7,472 81	319 33	7,792 14
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid			12 00		12 00
Individual deposits subject to check			184,629 92		184,629 92
Savings deposits				47,220 14	47,220 14
Demand certificates of deposit			1,900 90		1,900 90
Time certificates of deposit			41,173 18		41,173 18
Certified checks			75 88		75 88
Cashier's checks			439 13		439 13
State, county and municipal deposits			35,000 00		35,000 00
Postal savings deposits					
Other liabilities					
Totals			\$375,703 82	\$77,539 47	\$453,243 29

Note.—Added savings department September 17, 1913.

# 182. "FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA"—OAKLAND.

Incorporated November 12, 1892.

OFFICERS—Edson F. Adams, President; Samuel Bell McKee, Vice-President; George S. Meredith, Cashier, Secretary and Treasurer; Frank C. Martens, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edson F. Adams, Samuel Bell McKee, C. D. Bates, George S. Meredith, Frank C. Martens, C. H. Redington, C. H. Daly.

## Statement of June 30, 1914.

ASSETS.	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,607,734 85	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		201,963 23	
Safe deposit vaults.....		176,235 00	
Other real estate owned.....		9,000 00	
Due from reserve banks.....			
Due from other banks.....		46,362 37	
Actual cash on hand.....			
Exchanges for clearing house.....		42,432 08	
Checks and other cash items.....		9,042 88	
Other resources.....		82 78	
Totals.....		\$2,062,853 19	
LIABILITIES			
Capital stock paid in.....			
Surplus.....		\$181,100 00	
Undivided profits, less expenses and taxes paid.....		5,400 00	
Other existing profits, collected, but not in undivided profits account.....		7,536 17	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,825,517 02	
Demand certificates of deposit.....			
Time certificates of deposit.....		6,000 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		67,300 00	
Other liabilities.....			
Totals.....		\$2,062,853 19	

# 183. BANK OF PLEASANTON—PLEASANTON.

Incorporated February 3, 1893.

OFFICERS—T. W. Harris, President; C. H. Schween, Vice-President; E. L. Benedict, Cashier, Secretary and Treasurer; Thos. H. Silver, Assistant Cashier.

DIRECTORS—T. W. Harris, E. L. Benedict, C. L. Crellin, C. H. Schween, T. H. Silver.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$120,514 65	\$238,426 91	\$358,941 56
Bonds, warrants, and other securities.....	831 30		831 30
Bank premises, furniture and fixtures.....	17,612 50	32,375 00	50,187 50
Safe deposit vaults.....		5,500 00	5,500 00
Other real estate owned.....			
Due from reserve banks.....		3,029 00	3,029 00
Due from other banks.....	15,012 20	6,547 32	21,559 52
Actual cash on hand.....			
Exchanges for clearing house.....	10,186 90	7,693 06	17,879 96
Checks and other cash items.....			
Other resources.....	805 75		805 75
Totals.....	\$164,963 30	\$293,471 49	\$458,434 79

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$12,500 00	\$12,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	10,000 00	17,500 00	27,500 00
Other existing profits, collected, but not in undivided profits account.....	359 84	52 64	412 48
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	104,083 38		104,083 38
Demand certificates of deposit.....		204,785 10	204,785 10
Time certificates of deposit.....	1,720 23		1,720 23
Certified checks.....	33,263 30	58,579 40	91,842 70
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	3,036 55		3,036 55
Other liabilities.....		54 35	54 35
Totals.....	\$164,963 30	\$293,471 49	\$458,434 79

**184. FERNDAL BANK—FERNDAL.**

Incorporated February 17, 1893.

OFFICERS—A. Putnam, President; E. P. Nisson, Vice-President; F. N. Rasmussen, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. Putnam, E. P. Nisson, J. Rasmussen, P. J. Peterson, J. H. Ring, Ph. Calanchini, J. A. Shaw, R. H. Smith, E. N. Bullock.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$312,448 58	\$104,900 00	\$417,348 58
Overdrafts.....	148 12		148 12
Bonds, warrants, and other securities.....	20,737 12	9,793 75	30,530 87
Bank premises, furniture and fixtures.....	1 00	20,000 00	20,001 00
Sale deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	34,843 06	5,362 65	40,205 71
Due from other banks.....	563 39		563 39
Actual cash on hand.....	20,693 55	7,999 79	28,693 34
Exchanges for clearing house.....			
Checks and other cash items.....	147 44		147 44
Other resources.....			
<b>Totals</b> .....	\$389,582 26	\$148,046 19	\$537,628 45

**LIABILITIES.**

Capital stock paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	50,000 00	15,000 00	65,000 00
Undivided profits, less expenses and taxes paid.....	598 83	2,937 73	3,536 56
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Deposits, unpaid.....			
Individual deposits subject to check.....	3,000 00		3,000 00
Savings deposits.....	231,498 90		231,498 90
Demands (certificates of deposit.....		120,118 46	120,118 46
Time certificates of deposit.....	3,114 48		3,114 48
Official checks.....	66,867 50		66,867 50
Cashier's checks.....			
State, county and municipal deposits.....	9,500 00		9,500 00
Postal savings deposits.....	2 55		2 55
Other liabilities.....			
<b>Totals</b> .....	\$389,582 26	\$148,046 19	\$537,628 45



## 185 AND 185A. "BANK OF SAN LEANDRO"—SAN LEANDRO.

Incorporated February 24, 1893.

OFFICERS—L. C. Morehouse, President; A. B. Cary, Vice-President; Chas. H. Hale, Cashier, Secretary and Treasurer; J. H. Skillen, Assistant Cashier; J. Dring, Assistant Cashier.

DIRECTORS—L. C. Morehouse, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, F. H. Williams.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$135,934 07	\$783,132 50	\$919,066 57
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....	17,000 00	130,545 00	147,545 00
Safe deposit vaults.....		78,031 51	78,031 51
Other real estate owned.....		3,500 00	3,500 00
Due from reserve banks.....	23,837 38		113,018 67
Due from other banks.....	1,849 79	89,181 29	1,849 79
Actual cash on hand.....	9,743 15		34,673 63
Exchanges for clearing house.....		24,935 78	
Checks and other cash items.....	989 98		2,931 37
Other resources.....	1,568 22	2,641 29	1,568 22
Totals.....	\$190,162 59	\$1,112,007 37	\$1,302,169 96
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$25,000 00	\$75,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....		26,000 00	26,000 00
Other existing profits, collected, but not in undivided profits account.....	8,021 20	10,251 71	18,272 91
Bills payable (including certificates of deposit representing money borrowed).....	19 75		19 75
Deposits, due to banks.....			
Deposits, due to individuals.....			
Individual deposits subject to check.....		90 00	90 00
Savings deposits.....	145,394 49		145,394 49
Time certificates of deposit.....		1,000,662 36	1,000,662 36
Time certificates of deposit.....	1,599 46		1,599 46
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	10,057 25		10,057 25
Other liabilities.....	70 44	3 30	73 74
Totals.....	\$190,162 59	\$1,112,007 37	\$1,302,169 96

NOTE.—The above statement includes the business of the Elmhurst branch office.

## 186. "THE DAIRYMAN'S BANK"—VALLEY FORD.

Incorporated March 17, 1893.

OFFICERS—J. D. Williams, President; L. D. Ambrogio, Vice-President; C. A. LeBaron, Cashier, Secretary and Treasurer; A. M. J. Badasci, Assistant Cashier.

DIRECTORS—P. Carroll, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

Statement of June 30, 1914.

RESOURCES.	Commercial department.			Savings department.	Combined.
Loans and discounts		\$843,752 51			
Overdrafts					
Bonds, warrants, and other securities		49,020 00			
Bank premises, furniture and fixtures		4,000 00			
Safe deposit vaults					
Other real estate owned		500 00			
Due from reserve banks		63,473 10			
Due from other banks		307 50			
Actual cash on hand		21,563 90			
Exchanges for clearing house		150 70			
Checks and other cash items		4,000 00			
Other resources					
Totals		\$486,557 80			
LIABILITIES.					
Capital stock paid in		\$100,000 00			
Surplus		25,000 00			
Undivided profits, less expenses and taxes paid		8,930 34			
Other existing profits, collected, but not in undivided profits account		3,965 40			
Bills payable including certificates of deposit representing money borrowed					
Deposits, due to banks					
Deposits, due to individuals					
Dividends unpaid					
Individual deposits subject to check		139,948 92			
Savings deposits					
Demand certificates of deposit		1,580 00			
Time certificates of deposit		176,083 14			
Certified checks					
Cashier's checks		50 00			
State, county and municipal deposits		31,000 00			
Postal savings deposits					
Other liabilities					
Totals		\$486,557 80			

NOTE.—Certificate issued April 14, 1914, authorizing addition of savings department. Not yet opened.

## 187. STATE SAVINGS BANK—OAKLAND.

Incorporated March 24, 1893.

OFFICERS—R. J. McMullen, President; Dudley Kinsell, Vice-President; R. J. McMullen, Cashier and Treasurer; S. C. Bennetts, Secretary and Assistant Cashier.

DIRECTORS—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,002,192 32	
Overdrafts			
Bank, warrants, and other securities		1,001 00	
Bank premises, furniture and fixtures		103,167 85	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		11,089 42	
Due from other banks		110,660 39	
Actual cash on hand		10,198 14	
Exchanges for clearing house		93,226 04	
Cheeks and other cash items		3,206 30	
Other resources		170 68	
Totals		\$1,335,002 14	

## LIABILITIES.

Capital stock paid in			
Surplus		\$100,000 00	
Undivided profits, less expenses and taxes paid		100,000 00	
Other existing profits collected but not in undivided profits account		29,689 47	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		872,799 42	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks		31,549 19	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		140,964 06	
Totals		\$1,335,002 14	

## 189. "SANTA CLARA VALLEY BANK"—SANTA CLARA.

Incorporated May 31, 1893.

OFFICERS—H. E. Losse, President; J. B. O'Brien, Vice-President; G. E. Hamilton, Vice-President; F. A. Birge, Cashier, Secretary and Treasurer; F. H. Roberts, Assistant Cashier.

DIRECTORS—H. E. Losse, J. B. O'Brien, G. E. Hamilton, A. V. Fatio, E. L. Fellows, I. E. Pomeroy, F. A. Birge.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$167,817 45	\$219,275 00	\$387,092 45
Overdrafts	\$50 61		\$50 61
Bonds, warrants, and other securities	24,772 80	38,170 98	82,943 78
Bank premises, furniture and fixtures	62,457 57		62,457 57
Safe deposit vaults	6,000 00		6,000 00
Other real estate owned			
Due from reserve banks	17,264 60	6,048 29	23,312 89
Due from other banks	821 96		821 96
Actual cash on hand	14,738 82	5,665 86	20,404 78
Exchanges for clearing house			
Checks and other cash items	1,219 87	639 17	1,859 04
Other resources			
Totals	\$295,943 78	\$289,739 30	\$585,683 08

## LIABILITIES.

Capital stock paid in	\$50,000 00	\$10,000 00	\$60,000 00
Surplus	50,000 00	20,000 00	70,000 00
Undivided profits, less expenses and taxes paid	21,688 73	8,617 94	30,306 67
Other existing profits, collected, but not in undivided profits account	200 75		200 75
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		10,000 00
Deposits, due to banks			
Dividends unpaid	3,010 00		3,010 00
Individual deposits subject to check	141,513 09		141,513 09
Savings deposits		217,436 46	217,436 46
Demand certificates of deposit	2,848 65		2,848 65
Time certificates of deposit	8,500 00		8,500 00
Certified checks	90 00	30,911 00	30,911 00
Cashier's checks	751 77		751 77
State, county and municipal deposits			
Postal savings deposits	7,340 79		7,340 79
Other liabilities		2,773 90	2,773 90
Totals	\$295,943 78	\$289,739 30	\$585,683 08



## 190. "GARDEN CITY BANK AND TRUST COMPANY"—SAN JOSE.

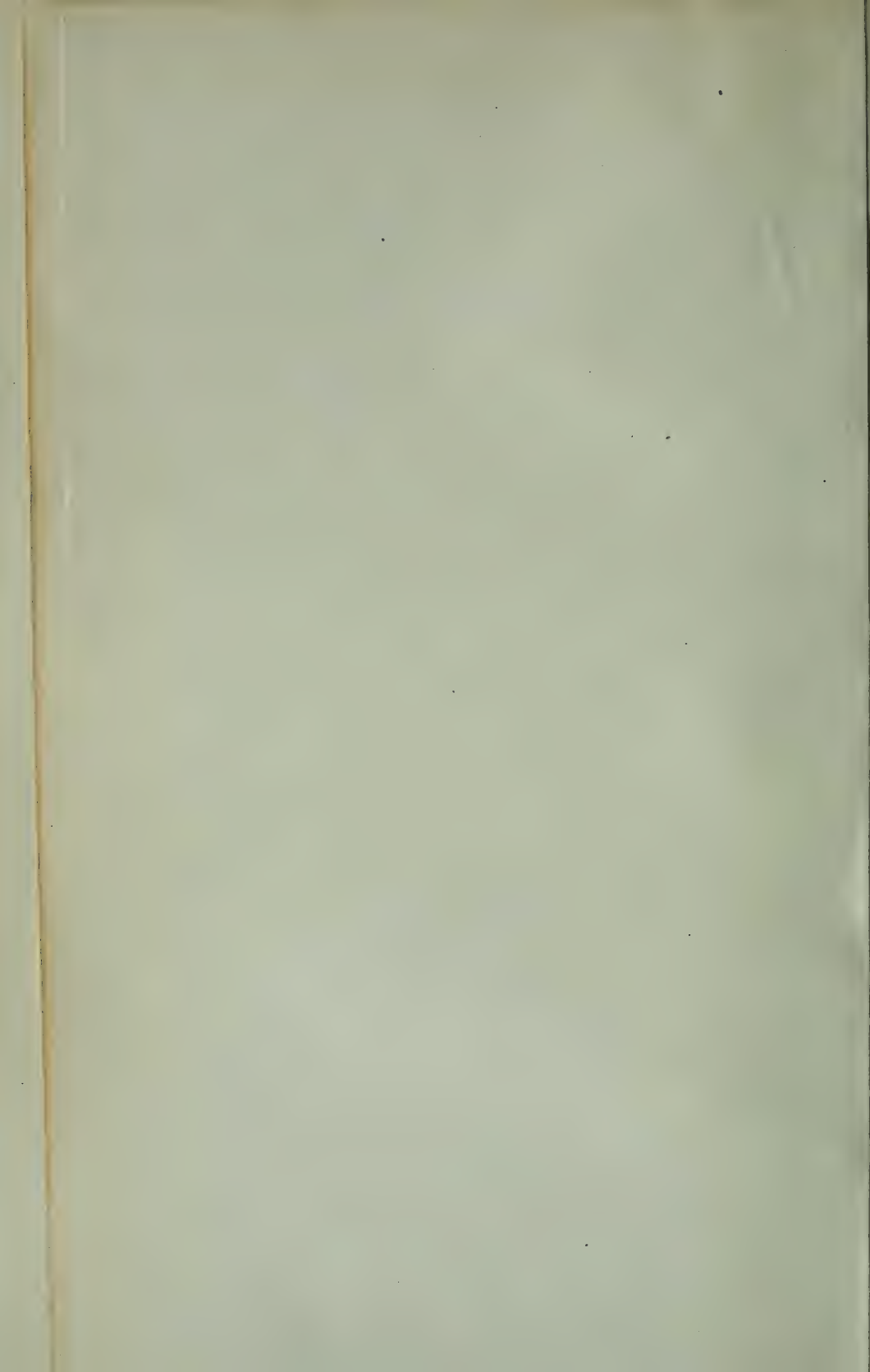
Incorporated June 26, 1893.

OFFICERS—T. S. Montgomery, Vice-President; W. G. Alexander, Secretary; A. B. Post, Cashier, Treasurer and Assistant Secretary; C. J. Tripp, Assistant Cashier.  
 DIRECTORS—T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, M. E. Daily, Geo. E. Graft, John D. Kuster, A. McDonald, J. J. Miller, G. K. McDonald, A. B. Post.

Statement of June 30, 1914.

RESOURCES.	Commercial	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$701,025 36	\$1,006,056 75	\$50,000 00	\$50,000 00	\$1,807,082 11
Overdrafts.....	891 14				891 14
Bonds, warrants and other securities.....	2,081 22	436,282 50			438,913 72
Bank premises, furniture and fixtures.....		151,041 03			151,041 03
Safe deposit vaults.....	111,000 00	25,958 97			134,958 97
Other real estate owned.....					
Due from reserve banks.....	52,643 96	32,639 07	3,734 34		89,080 37
Due from other banks.....	426 28				426 28
Actual cash on hand.....	66,854 69	33,320 92	106 49		100,282 10
Exchanges for clearing house.....	10,301 42				10,501 42
Checks and other cash items.....		2,184 30			2,184 30
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				{ Private trusts not under supervision of State Banking Department }	
Trusts invested under order of court, or/ (Personal property in accordance with provisions of trust) (Real property).....			4,700 00	State Banking Department	4,700 00
Totals.....	\$946,027 07	\$1,765,493 54	\$80,975 83	\$50,000 00	\$2,822,495 44
LIABILITIES.					
Capital stock paid in.....					
Surplus.....					
Undivided profits less expenses and taxes paid.....	\$125,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Other existing profits, collected, but not in undivided profits account.....	175,000 00	100,000 00			275,000 00
Bills payable (including certificates of deposit representing money borrowed).....	16,952 15				16,952 15
Notes rediscounted.....	50,000 00				50,000 00
Deposits due to banks.....					
Dividends unpaid.....	20,327 80	3,046 45			23,374 31
Individual deposits subject to check.....	15,085 00				15,085 00
Savings deposits.....	525,611 66				525,611 66
Demand certificates of deposit.....		1,485,568 36			1,485,568 36
Time certificates of deposit.....	13,887 01	14,778 73			13,887 01
Certified checks.....					14,778 73
Cashier's checks.....	4,163 39				4,163 39
State, county and municipal deposits.....		86,500 00			86,500 00
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, trustees, receivers or trustees.....				{ Private trusts not under supervision of State Banking Department }	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			10,975 83		10,975 83
Totals.....	\$946,027 07	\$1,765,493 54	\$80,975 83	\$50,000 00	\$2,822,495 44

NOTE.—Added trust department November 26, 1913.





## 192. TITLE INSURANCE AND TRUST COMPANY—LOS ANGELES.

Incorporated December 22, 1893.

OFFICERS—Wm. H. Allen, Jr., President; O. F. Brant, Vice-President and Manager; M. S. Hellman, Vice-President; O. P. Clark, Vice-President, Secretary and Treasurer; W. E. Brown, Assistant Secretary.  
 DIRECTORS—Wm. H. Allen, Jr., O. F. Brant, M. S. Hellman, O. P. Clark, H. W. O'Mulveny, Wm. H. Burnham, W. M. Caswell, W. R. Staats, C. E. Jones, Henry M. Robinson, Harry C. Allen.

Statement of June 30, 1914.

Resources.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....			\$184,408 01		\$184,408 01
Overdrafts.....					
Bonds, warrants and other securities.....					
Bank premises, furniture and fixtures.....			185,362 50	\$100,000 00	285,362 50
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			282,422 65		282,422 65
Due from other banks.....			427,344 48		427,344 48
Actual cash on hand.....			13 50		13 50
Exchanges for clearing house.....					
Checks and other cash items.....			5,027 10		5,027 10
Other resources.....			4,259 47		4,259 47
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or? (Personal property in accordance with provisions of trust) (Real property.....			2,480,541 03		2,480,541 03
			5,167,431 86		5,167,431 86
Totals.....			\$8,736,870 60	\$100,000 00	\$8,836,870 60
LIABILITIES.					
Capital stock paid in.....					
Surplus.....			\$100,000 00		\$200,000 00
Undivided profits less expenses and taxes paid.....			390,000 00		300,000 00
Other existing profits, collected, but not in undivided profits account.....			353 87		353 87
Bills payable (including certificates of deposit representing money borrowed).....			35,471 66		35,471 66
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings.....					
Other liabilities.....			5,000 00		5,000 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			8,293,045 07		8,293,045 07
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....			\$8,736,870 60	\$100,000 00	\$8,836,870 60



## 193. THE CAPITAL BANKING AND TRUST CO.—SACRAMENTO.

Incorporated December 28, 1893.

OFFICERS—F. W. Biewener, President; George C. Bassett, Vice-President; W. W. Bassett, Cashier, Secretary and Treasurer; F. W. Biewener, Jr., Assistant Cashier.

DIRECTORS—W. W. Bassett, H. C. Muddox, Geo. C. Bassett, F. W. Biewener, S. S. Day.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....				
Overdrafts.....			\$399,232 49	
Bonds, warrants, and other securities.....			170,790 97	
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			6,071 81	
Due from reserve banks.....			107,560 79	
Due from other banks.....				
Actual cash on hand.....			12,581 40	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$996,237 46	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$100,000 00	
Undivided profits, less expenses and taxes paid.....			1,000 00	
Other existing profits, collected, but not in undivided profits account.....			11,570 26	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			558,506 84	
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....			25,000 00	
Postal savings deposits.....			70 36	
Other liabilities.....				
Totals.....			\$996,237 46	

## 194. THE BANK OF GONZALES—GONZALES.

Incorporated January 20, 1894.

OFFICERS—J. R. Somavia, President; J. C. Lazier, Vice-President; Geo. H. Bolinger, Cashier and Secretary.  
 DIRECTORS—J. C. Lazier, Joseph Juri, John Hargens, J. R. Somavia, Geo. C. Miller.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$175,493 55		
Bonds, warrants, and other securities-----	12 76		
Bank premises, furniture and fixtures-----	9,840 00		
Safe deposit vaults-----	12,125 00		
Other real estate owned-----			
Due from reserve banks-----	25,307 87		
Due from other banks-----	3,208 65		
Actual cash on hand-----	11,315 74		
Exchanges for clearing house-----			
Checks and other cash items-----	96 42		
Other resources-----	43 80		
Totals-----	\$237,494 29		
LIABILITIES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Capital stock paid in-----			
Surplus-----	\$50,000 00		
Undivided profits, less expenses and taxes paid-----	16,000 00		
Other existing profits, collected, but not in undivided profits account-----	204 66		
Bills payable (including certificates of deposit representing money borrowed)-----	20,000 00		
Deposits, due to banks-----	44 24		
Dividends unpaid-----			
Individual deposits subject to check-----	85,568 61		
Savings deposits-----			
Demand certificates of deposit-----		4,427 80	
Time certificates of deposit-----		61,175 53	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		513 42	
Other liabilities-----			
Totals-----	\$237,494 29		

## 197. UNION TRUST AND SAVINGS BANK OF PASADENA—PASADENA.

Incorporated February 1, 1895.

OFFICERS.—H. I. Stuart, President; C. J. Hall, Vice-President; S. Washburn, Vice-President; E. H. Groenendyke, Vice-President; H. L. Mount, Cashier and Treasurer; Wm. H. Metcalf, Assistant Cashier and Assistant Secretary.

DIRECTORS.—H. I. Stuart, E. H. Groenendyke, C. W. Gates, E. S. Gosney, John Earle Jardine, C. J. Hall, Frank C. Bolt, S. Washburn, Ed. R. Braley, Henry M. Robinson, Freeman A. Ford.

## Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts		\$2,167,020 00			\$2,167,020 00
Overdrafts					
Bonds, warrants and other securities		456,762 00			456,762 00
Bank premises, furniture and fixtures					
Safe deposit vaults					
Other real estate owned		25,000 00			25,000 00
Due from reserve banks		2,623 91			2,623 91
Actual cash on hand		275,186 20			275,186 20
Exchanges for clearing house		62,381 20			62,381 20
Checks and other cash items					
Other resources					
Personal assets received from executors, administrators, assignees, receivers or trustees			72 15	Private trusts not under supervision of State Banking Department	72 15
Trusts invested under order of court, or { Personal property in accordance with provisions of trust } (Real property			646,287 59 300,757 17		646,287 59 300,757 17
Totals		\$2,987,473 40	\$1,089,755 32	\$50,000 00	\$4,127,228 72
LIABILITIES.					
Capital stock paid in					
Surplus					
Undivided profits less expenses and taxes paid		\$825,500 00			\$825,500 00
Other existing profits, collected, but not in undivided profits account		50,000 00			50,000 00
Bills payable (including certificates of deposit representing money borrowed)		14,631 26			14,631 26
Notes rediscounted					
Deposits due to banks					
Dividends unpaid					
Individual deposits					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit		2,271,522 90			2,271,522 90
Certified checks					
Cashier's checks		224,441 01			224,441 01
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees		45,153 00			45,153 00
Personal assets received from executors, administrators, assignees, receivers, or trustees		6,225 23			6,225 23
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			1,039,455 32	Private trusts not under supervision of State Banking Department	1,039,455 32
Totals		\$2,987,473 40	\$1,089,755 32	\$50,000 00	\$4,127,228 72

## 198 AND 198A. BANK OF SANTA MONICA—SANTA MONICA.

Incorporated April 14, 1893.

OFFICERS—H. M. Gorham, President; R. W. Kenny, Vice-President; H. J. Englebrecht, Cashier, Secretary and Treasurer; C. H. Powers, Assistant Cashier, F. J. Townsend, Assistant Cashier.  
 DIRECTORS—A. P. Williamson, H. M. Gorham, N. H. Hamilton, A. C. Rogers, H. J. Engelbrecht, R. W. Kenny, John S. Hunt.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$458,692 56	\$81,203 59	\$539,896 15
Overdrafts-----	401 08	-----	401 08
Bonds, warrants, and other securities-----	12,802 20	-----	12,802 20
Bank premises, furniture and fixtures-----	8,179 82	-----	8,179 82
Safe deposit vaults-----	-----	-----	-----
Other real estate owned-----	1,071 00	-----	1,071 00
Due from reserve banks-----	260,111 56	49,064 87	309,176 42
Due from other banks-----	5,000 00	-----	5,000 00
Actual cash on hand-----	74,442 99	14,235 74	88,678 73
Exchanges for clearing house-----	7,704 77	-----	7,704 77
Checks and other cash items-----	1,327 17	-----	1,327 17
Other resources-----	405 57	-----	405 57
Totals-----	\$880,158 71	\$44,504 20	\$1,274,662 91
LIABILITIES.			
Capital stock paid in-----	-----	-----	-----
Surplus-----	\$75,000 00	\$35,000 00	\$110,000 00
Undivided profits, less expenses and taxes paid-----	18,000 00	9,000 00	27,000 00
Other existing profits, collected, but not in undivided profits account-----	1,580 53	-----	1,580 53
Bills payable (including certificates of deposit representing money borrowed)-----	-----	-----	-----
Deposits, due to banks-----	1,202 56	-----	1,202 56
Dividends unpaid-----	4,400 00	-----	4,400 00
Individual deposits subject to check-----	657,361 08	400,504 20	1,057,865 28
Savings deposits-----	-----	-----	-----
Demand certificates of deposit-----	708 75	-----	708 75
Time certificates of deposit-----	38,340 23	-----	38,340 23
Certified checks-----	1,425 12	-----	1,425 12
Cashier's checks-----	-----	-----	-----
State, county and municipal deposits-----	9,516 00	-----	9,516 00
Postal savings deposits-----	22,544 44	-----	22,544 44
Other liabilities-----	-----	-----	-----
Totals-----	\$880,158 71	\$44,504 20	\$1,274,662 91

Note.—The above statement includes the business of the Sawtelle branch office



# 200. TITLE GUARANTEE AND TRUST COMPANY—LOS ANGELES.

Incorporated October 28, 1895.

OFFICERS—L. C. Brand, President; E. W. Sargent, Vice-President; D. McPeak, Cashier and Treasurer; T. R. Hubne, Vice-President; A. F. Morlan, Secretary; H. Blue, Assistant Secretary and Auditor; W. J. O'Brien, Assistant Secretary and Escrow Officer; A. E. Killgore, Trust Officer.  
DIRECTORS—A. F. Morlan, E. W. Sargent, J. E. Brokaw, W. H. Holliday, Irving H. Hellman, Marco H. Hellman, L. C. Brand, W. L. Graves, Daniel McPeak, James Edmondson.

Statement of June 30, 1914.

RESOURCES.	Trust.			Combined.
	Commercial.	Savings.	Court trusts.	Private trusts.
Loans and discounts			\$47,565 20	\$150,000 00
Overdrafts				
Bonds, warrants and other securities				\$107,565 20
Bank premises, furniture and fixtures			100,000 00	
Safe deposit vaults				100,000 00
Other real estate owned				
Due from reserve banks			2,154 82	
Due from other banks			2,500 00	
Actual cash on hand				2,154 82
Exchanges for clearing house				2,500 00
Checks and other cash items				
Other resources			159 94	
Personal assets received from executors, administrators, assignees, receivers or trustees.				159 94
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property			18,328 18	
Totals			\$170,678 14	\$150,000 00
				\$320,678 14
LIABILITIES.				
Capital stock paid in				
Surplus				
Undivided profits less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Notes rediscounted				
Deposits due to banks				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits.				
Other liabilities				
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.			65 20	
Personal assets received from executors, administrators, assignees, receivers, or trustees.				
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			20,612 94	
Totals			\$170,678 14	\$150,000 00
				\$320,678 14

## 201. "THE BANK OF CAMPBELL"—CAMPBELL.

Incorporated July 13, 1896.

OFFICERS—C. N. Cooper, President; R. K. Thomas, Vice-President; John F. Duncan, Cashier, Manager, Secretary and Treasurer; Ralston Allison, Assistant Cashier and Assistant Secretary; Ray C. Archibald, Assistant Cashier.  
 DIRECTORS—Chas. N. Cooper, B. A. Duncan, John F. Duncan, S. G. Rodeck, J. C. Almsley, J. L. Hagelin, W. H. Hinde, Ralston Allison, R. K. Thomas, E. I. Price, Marian H. Duncan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.		Savings department.		Combined.
Loans and discounts	\$127,872 38		\$472,463 25		\$600,335 63
Overdrafts	1,002 49				1,002 49
Bonds, warrants, and other securities	31,364 25		5,988 35		37,352 60
Bank premises, furniture and fixtures	417 50		5,000 00		5,417 50
State deposit validly owed					
Other real estate owned	33,785 54		4,536 83		38,322 37
Due from reserve banks					
Due from other banks	9,205 14		3,767 23		13,032 37
Actual cash on hand	18 20				18 20
Exchanges for clearing house	328 05				328 05
Checks and other cash items					
Other resources					
Totals	\$204,051 55		\$191,755 66		\$395,807 21
LIABILITIES.					
Capital stock paid in					
Surplus	\$15,000 00		\$10,000 00		\$25,000 00
Undivided profits, less expenses and taxes paid	15,000 00		12,000 00		27,000 00
Other existing profits, collected, but not in undivided profits account	1,937 11				1,937 11
Bills payable (including certificates of deposit representing money borrowed)	3,828 89				3,828 89
Deposits, due to banks					
Dividends unpaid	1,250 00				1,250 00
Individual deposits subject to check	105,813 20				105,813 20
Savings deposits			157,469 75		157,469 75
Demand certificates of deposit	45,504 01				45,504 01
Time certificates of deposit	2,276 14		12,285 91		12,285 91
Certified checks					2,276 14
Cashier's checks					
State, county and municipal deposits	12,500 00				12,500 00
Postal savings deposits	942 20				942 20
Other liabilities					
Totals	\$204,051 55		\$191,755 66		\$395,807 21

## 202 AND 202A. BANK OF AMADOR COUNTY—JACKSON.

Incorporated November 23, 1896.

OFFICERS—J. Chichizola, President; A. Ginocchio, Vice-President; C. R. Downs, Vice-President; E. F. Taylor, Vice-President; C. L. Culbert, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. Chichizola, A. Ginocchio, E. F. Taylor, C. L. Culbert, G. E. Allen, C. R. Downs, Carlo Soracco, J. B. Grillo, W. F. Detert, W. J. McGee, V. J. Brignole.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$611,506 11		
Overdrafts.....	3,393 11		
Bonds, warrants, and other securities.....	289,280 00		
Bank premises, furniture and fixtures.....	6,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	169,746 26		
Due from other banks.....			
Actual cash on hand.....	72,551 24		
Exchanges for clearing house.....			
Checks and other cash items.....	39 31		
Other resources.....	417 30		
Totals.....	\$1,153,446 41		

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$100,000 00		
Undivided profits, less expenses and taxes paid.....	25,000 00		
Other existing profits, collected, but not in undivided profits account.....	10,515 20		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	2,139 54		
Savings deposits.....	509,488 83		
Demand certificates of deposit.....			
Time certificates of deposit.....	31,979 90		
Certified checks.....	407,914 05		
Cashier's checks.....	1,090 00		
State, county and municipal deposits.....			
Postal savings deposits.....	30,000 00		
Other liabilities.....	27,389 19		
Totals.....	\$1,153,446 41		

NOTE. The above statement includes the business of the Sutter Creek branch office.

## 203 AND 203A. UNION SAFE DEPOSIT BANK—STOCKTON.

Incorporated April 24, 1897.

OFFICERS—E. C. Stewart, President; J. E. Crump, Vice-President; W. K. Gill, Cashier, Secretary and Manager.  
 DIRECTORS—J. A. Barr, J. A. Morz, G. F. Hudson, Forrest Foote, J. V. Craviatto, J. E. Crump, E. C. Stewart, J. L. Blossom, S. E. Latta, J. A. Plummer, R. R. Reibenstein.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$275,154 17	\$241,764 61	\$519,918 78
Overdrafts			
Bonds, warrants, and other securities	73,116 98		73,116 98
Bank premises, furniture and fixtures	4,000 00		4,000 00
Safe deposit vaults	15,000 00		15,000 00
Other real estate owned			
Due from reserve banks	28,181 26	4,500 00	32,681 26
Due from other banks			
Actual cash on hand	18,918 37		18,918 37
Exchanges for clearing house	3,113 54	6,635 78	9,749 32
Checks and other cash items	1,779 52		1,779 52
Other resources			
Totals	\$419,263 84	\$255,400 39	\$675,164 23
LIABILITIES.			
Capital stock paid in			
Surplus	\$127,700 00	\$25,000 00	\$152,700 00
Undivided profits, less expenses and taxes paid	10,000 00		10,000 00
Other existing profits, collected, but not in undivided profits account	6,264 06		6,264 06
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	120 00		120 00
Savings deposits	205,276 72		205,276 72
Demand certificates of deposit		226,100 39	226,100 39
Time certificates of deposit	9,849 64		9,849 64
Certified checks		4,800 00	4,800 00
Cashier's checks	1,804 67		1,804 67
State, county and municipal deposits	348 75		348 75
Postal savings deposits	57,900 00		57,900 00
Other liabilities			
Totals	\$419,263 84	\$255,400 39	\$675,164 23

NOTE.—The above statement includes the business of Lockeford branch office.



## 204. THE COMMERCIAL SAVINGS BANK OF MERCED—MERCED.

Incorporated June 8, 1909.

OFFICERS—L. G. Worden, President; S. F. B. Morse, Vice-President; J. B. Hart, Cashier and Treasurer; E. P. Sheridan, Assistant Cashier; J. B. Garibaldi, Secretary.

DIRECTORS—L. G. Worden, S. F. B. Morse, Wm. H. Crocker, J. B. Garibaldi, Geo. S. Bloss, Jr., E. T. Cunningham, H. K. Huls.

Statement of June 30, 1914.

RESOURCES			Commercial department.	Savings department.	Combined.
Loans and discounts				\$760,308 04	
Overdrafts				45,900 00	
Bonds, warrants, and other securities				83,600 00	
Bank premises, furniture and fixtures				8,000 00	
Safe deposit vaults				9,607 86	
Other real estate owned				21,022 02	
Due from reserve banks				12,335 20	
Due from other banks				16,797 48	
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Other resources					
Totals				\$957,570 60	
LIABILITIES.					
Capital stock paid in				\$100,000 00	
Surplus				25,000 00	
Undivided profits, less expenses and taxes paid				17,601 44	
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Deposits, due to banks					
Dividends unpaid					
Individual deposits subject to check				780,669 16	
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashier's checks					
State, county and municipal deposits				34,300 00	
Postal savings deposits					
Other liabilities					
Totals				\$957,570 60	

## 206. TUOLUMNE COUNTY BANK—SONORA.

Incorporated May 12, 1898.

OFFICERS—Geo. W. Johnson, President; J. B. Curtin, Vice-President; C. A. Belli, Cashier, Secretary and Treasurer; W. E. Burden, Assistant Cashier; Geo. A. Griffin, Assistant Cashier.  
 DIRECTORS—Geo. W. Johnson, J. B. Curtin, John Raggs, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Paul Morris, J. E. Baer, E. Meyer, J. Gondolfo, C. H. Segerstrom, J. P. Hardin, T. F. McGovern.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$405,107 98	
Overdrafts			
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures		28,000 00	
Safe deposit vaults		1 00	
Other real estate owned			
Due from reserve banks		43,992 04	
Due from other banks			
Actual cash on hand		8,000 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$485,061 02	

## LIABILITIES.

Capital stock paid in		\$50,000 00	
Surplus		13,000 00	
Undivided profits, less expenses and taxes paid		4,073 97	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		333,947 05	
Demand certificates of deposit			
Time certificates of deposit		40 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		24,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$485,061 02	

## 207. MARIN COUNTY SAVINGS BANK—SAN RAFAEL.

Incorporated January 30, 1899.

OFFICERS—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. C. Hansen, Cashier, Secretary and Treasurer; P. L. Scheer, Assistant Cashier.

DIRECTORS—S. H. Cheda, Thos. Hansen, Geo. C. Hansen, H. L. Smith, Fred W. Dickson.

Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.	
	Commercial department.	Savings department. Combined.
Loans and discounts.....		\$615,626 47
Overdrafts.....		
Bonds, warrants, and other securities.....		108,149 26
Bank premises, furniture and fixtures.....		6,250 00
Safe deposit vaults.....		3,250 00
Other real estate owned.....		20,584 12
Due from reserve banks.....		45,880 57
Due from other banks.....		
Actual cash on hand.....		23,100 40
Exchanges for clearing house.....		
Checks and other cash items.....		35 00
Other resources.....		
Totals.....		\$822,865 82
LIABILITIES.		
Capital stock paid in.....		
Surplus.....		\$50,000 00
Undivided profits, less expenses and taxes paid.....		25,000 00
Other existing profits, collected, but not in undivided profits account.....		152 70
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits, due to banks.....		
Dividends unpaid.....		
Individual deposits subject to check.....		
Savings deposits.....		722,572 00
Demand certificates of deposit.....		
Time certificates of deposit.....		
Certified checks.....		
Cashier's checks.....		
State, county and municipal deposits.....		25,000 00
Postal savings deposits.....		141 12
Other liabilities.....		
Totals.....		\$822,865 82

## 209. BANK OF HEMET—HEMET.

Incorporated May 12, 1899.

Officers—W. F. Whittier, President; Alger East, Vice-President; A. W. Landquist, Cashier, Secretary and Treasurer; A. M. Hogue, Assistant Cashier; C. P. Carl, Assistant Cashier.

Directors—W. F. Whittier, Alger East, A. W. Landquist, W. J. Weatherly, John M. Clayton.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combinial.
Loans and discounts			
Overdrafts	\$167,631 05	\$66,250 00	\$233,881 05
Bonds, warrants, and other securities	759 01		759 01
Bank premises, furniture and fixtures	92 50		92 50
Safe deposit vaults	18,813 86		18,813 86
Other real estate owned			
Date from reserve banks	14,778 65	1,897 81	16,676 46
Date from other banks			
Actual cash on hand	15,052 00	1,534 06	16,586 06
Reserves for clearing house	1,468 75		1,468 75
Checks and other cash items			
Other resources	707 32		707 32
Totals	\$219,233 14	\$69,671 87	\$288,905 01

## LIABILITIES.

Capital stock paid in			
Surplus	\$21,000 00	\$1,000 00	\$22,000 00
Undivided profits, less expenses and taxes paid	41,112 58	24,249 32	65,361 90
Other existing profits, collected, but not in undivided profits account	30 85	1,880 98	1,911 83
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	141,433 28		141,433 28
Savings deposits		43,041 57	43,041 57
Demand certificates of deposit			
Time certificates of deposit	9,682 09		9,682 09
Certified checks	10 50		10 50
Cashier's checks	3,005 54		3,005 54
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$219,233 14	\$69,671 87	\$288,905 01

\* Deficit.



## 212 AND 212A. BANK OF TOMALES—TOMALES.

Incorporated March 12, 1900.

OFFICERS—D. B. Burbank, President; William Bassett, Vice-President; H. P. Bostick, Cashier, Manager, Secretary and Treasurer;  
 L. W. Reede, Assistant Cashier and Assistant Secretary; Thos. J. Canella, Assistant Cashier.  
 DIRECTORS—D. B. Burbank, J. Warren Dutton, Edwin Bean, John Cerini, William Bassett.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$108,333 00	\$302,400 00	\$411,333 00
Overdrafts.....	122 03		122 03
Bonds, warrants, and other securities.....		44,543 75	44,543 75
Bank premises, furniture and fixtures.....		8,300 00	8,300 00
Safe deposit vaults.....			
Other real estate owned.....		50,799 83	50,799 83
Due from reserve banks.....	19,849 16	13,120 84	32,970 00
Due from other banks.....			
Actual cash on hand.....	8,105 82	8,848 58	16,954 40
Exchanges for clearing house.....			
Checks and other cash items.....	240 13	7,500 00	7,740 13
Other resources.....			
Totals.....	\$137,250 14	\$435,513 00	\$572,763 14

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$40,000 00	\$50,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account.....	10,000 00	15,000 00	25,000 00
Bills payable (including certificates of deposit representing money borrowed).....	1,198 02	2,853 48	4,051 50
Deposits, due to banks.....	559 67	805 92	1,365 59
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	85,492 45		85,492 45
Demand certificates of deposit.....		310,168 75	310,168 75
Time certificates of deposit.....		10,684 85	10,684 85
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		36,000 00	36,000 00
Other liabilities.....			
Totals.....	\$137,250 14	\$435,513 00	\$572,763 14

NOTE.—The above statement includes the business of the Point Reyes branch office.

## 213. "DEL NORTE COUNTY BANK"—CRESCENT CITY.

Incorporated March 16, 1900.

OFFICERS—Jacob Marhoffer, President; Henry E. Westbrook, Vice-President; Fred Frantz, Cashier and Secretary; J. B. Endert, Treasurer.

DIRECTORS—Jacob Marhoffer, Fred Frantz, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$112,975 52		
Overdrafts			
Bonds, warrants, and other securities	35,382 71		
Bank premises, furniture and fixtures	4,700 00		
Safe deposit vaults			
Other real estate owned	5,000 00		
Due from reserve banks	32,540 78		
Due from other banks	8,915 49		
Actual cash on hand	16,127 04		
Exchanges for clearing house			
Checks and other cash items	1,283 83		
Other resources			
Totals	\$276,845 37		

## LIABILITIES.

Capital stock paid in		\$50,000 00	
Surplus		5,000 00	
Undivided profits, less expenses and taxes paid		2,992 67	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check		80,577 28	
Savings deposits			
Demand certificates of deposit		1,117 36	
Time certificates of deposit		121,811 81	
Certified checks		1,500 00	
Cashier's checks		103 97	
State, county and municipal deposits		12,500 00	
Postal savings deposits		1,382 28	
Other liabilities			
Totals		\$276,845 37	

NOTE.—Certificate issued June 20, 1914, authorizing addition of savings department. Not yet opened.

## 214. "CALAVERAS COUNTY BANK"—ANGELS CAMP.

Incorporated April 3, 1900.

OFFICERS—John Raggio, President; Warren Rose, Vice-President; D. Muscio, Cashier, Secretary and Treasurer; Anthony Vegia, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—John Raggio, Warren Rose, W. O. Meyers, James Lagomarsino, J. A. Peirano, D. Muscio, M. H. Manuel, P. F. Pache, Thos. J. Moran.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$145,273 79	\$308,534 35	\$453,808 14
Overdrafts	310 31		310 31
Bonds, warrants, and other securities		52,410 25	155,183 72
Bank premises, furniture and fixtures	102,776 47	7,500 00	7,500 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	33,926 24	15,345 08	69,271 32
Due from other banks			
Actual cash on hand	28,167 28	11,342 42	34,509 70
Exchanges for clearing house	132 45		132 45
Checks and other cash items	465 53		465 53
Other resources			
Totals	\$226,072 09	\$395,132 10	\$721,204 19

## LIABILITIES.

Capital stock paid in			
Surplus	\$35,000 00	\$35,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid	5,000 00	1,000 00	6,000 00
Other existing profits, collected, but not in undivided profits account	11,029 29		11,029 29
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	168,403 90		168,403 99
Demand certificates of deposit			
Time certificates of deposit	183 05	359,132 10	359,132 10
Certified checks	3,425 00		183 05
Cashier's checks			3,425 00
State, county and municipal deposits	6,760 71		6,760 71
Postal savings deposits	48,488 67		48,488 67
Other liabilities	17,774 38		17,774 38
Totals	\$226,072 09	\$395,132 10	\$721,204 19

## 216. "TRINITY COUNTY BANK"—WEAVERVILLE.

Incorporated September 13, 1900.

OFFICERS—C. H. Edwards, President; Herbert Gray, Vice-President, Cashier, Manager, Secretary and Treasurer.  
DIRECTORS—C. H. Edwards, Herbert Gray, M. E. Gray.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$109,779 90		\$131,423 29
Overdrafts.....	463 62	\$21,693 39	463 62
Bonds, warrants, and other securities.....	5,363 00	12,000 00	17,563 00
Bank premises, furniture and fixtures.....	2,801 87	3,500 00	6,301 87
Safe deposit vaults.....			
Other real estate owned.....	8,646 92		8,646 92
Due from reserve banks.....	29,575 48		29,575 48
Due from other banks.....	3,580 84		3,580 84
Actual cash on hand.....	8,549 50	4,276 23	12,825 73
Exchanges for clearing house.....	226 84		226 84
Checks and other cash items.....			
Other resources.....	2,869 62		2,869 62
<b>Totals</b> .....	<b>\$172,047 59</b>	<b>\$41,469 62</b>	<b>\$213,517 21</b>

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	6,250 00		6,250 00
Undivided profits, less expenses and taxes paid.....	7,467 94		7,467 94
Other existing profits collected, but not in undivided profits account.....			
Bills payable including certificates of deposit representing money borrowed.....	10,000 00		10,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	118,268 90		118,268 90
Savings deposits.....		36,469 62	36,469 62
Demand certificates of deposit.....	550 00		550 00
Time certificates of deposit.....	5,021 91		5,021 91
Certified checks.....	1,875 00		1,875 00
Cashier's checks.....			
State county and municipal deposits.....			
Postal savings deposits.....	2,613 84		2,613 84
Other liabilities.....			
<b>Totals</b> .....	<b>\$172,047 59</b>	<b>\$41,469 62</b>	<b>\$213,517 21</b>



## 217 AND 217A. "NEVADA COUNTY BANK"—GRASS VALLEY.

Incorporated October 12, 1900.

OFFICERS—E. J. Rector, President; W. H. Martin, Vice-President; G. J. Rector, Secretary and Treasurer; A. H. Mooser, Cashier.  
 DIRECTORS—E. J. Rector, W. H. Martin, G. J. Rector, B. S. Rector, A. L. Gill, A. H. Mooser, E. M. Rector.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$171,901 23	\$308,734 36	\$480,635 59
Overdrafts	438 39		438 39
Bonds, warrants, and other securities	82,137 45	550,559 27	632,696 82
Bank premises, furniture and fixtures	2,084 50	2,044 67	4,131 17
Safe deposit vaults			4,131 17
Other real estate owned		2,163 33	2,163 33
Due from reserve banks		1,433 00	1,433 00
Due from other banks	71,538 63	78,848 33	150,386 96
Actual cash on hand	32,682 17	48,113 07	80,795 24
Exchanges for clearing house	5,000 04		5,000 04
Checks and other cash items	1,365 19		1,365 19
Other resources			
Totals	\$367,409 60	\$91,916 13	\$1,359,325 73

## LIABILITIES.

Capital stock paid in	\$63,500 00	\$86,500 00	\$150,000 00
Surplus	1,500 00	6,500 00	8,000 00
Undivided profits, less expenses and taxes paid	8,036 92	2,537 69	10,574 61
Other existing profits, collected, but not in undivided profits account		33 35	33 35
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	227,734 26		227,734 26
Demand certificates of deposit		851,908 26	851,908 26
Time certificates of deposit	13,508 92		13,508 92
Certified checks	12,837 50		12,837 50
Cashier's checks	232 00		232 00
State, county and municipal deposits			
Postal savings deposits	40,000 00	35,000 00	75,000 00
Other liabilities		9,267 43	9,267 43
Totals	\$367,409 60	\$91,916 13	\$1,359,325 73

NOTE.—The above statement includes the business of the Nevada City branch office.

## 218. VENTURA SAVINGS BANK—VENTURA.

Incorporated December 31, 1900.

OFFICERS—E. P. Foster, President; A. Bernheim, Vice-President; J. H. Chaffee, Vice-President and Cashier; J. A. Walker, Secretary and Treasurer.  
 DIRECTORS—E. P. Foster, A. Bernheim, J. H. Chaffee, J. A. Walker, S. H. Percy, C. G. Bartlett, Geo. E. Farrand.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$505,848 52	
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....		140 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		34,000 24	
Due from other banks.....			
Actual cash on hand.....		9,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$609,448 76	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		35,000 00	
Other existing profits, collected, but not in undivided profits account.....		22,198 82	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		459,472 19	
Demand certificates of deposit.....			
Time certificates of deposit.....		2,777 75	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$609,448 76	

## 219. STATE BANK OF SAN PEDRO—SAN PEDRO.

Incorporated January 7, 1901.

OFFICERS—Edward Mahar, President; Marco H. Hellman, Vice-President; A. K. Maloy, Vice-President; A. G. Sepulveda, Cashier, Secretary and Treasurer; Lon T. Johnson, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Edward Mahar, Marco H. Hellman, Dr. R. W. Hill, Benj. E. Page, S. Aronson.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$193,126 80	\$143,827 36	\$336,954 16
Bonds, warrants, and other securities	262 70		262 70
Bank premises, furniture and fixtures	39,473 00		39,473 00
Safe deposit vaults	60,370 62	20,000 00	80,370 62
Other real estate owned		965 00	965 00
Due from reserve banks	3,525 00		3,525 00
Due from other banks	61,665 05	16,950 85	78,615 90
Actual cash on hand			
Exchanges for clearing house	20,648 82	10,795 98	31,444 80
Checks and other cash items	2,715 39		2,715 39
Other resources	1,077 00		1,077 00
	22 30		22 30
Totals	\$382,886 68	\$192,548 19	\$575,434 87

## LIABILITIES.

Capital stock paid in			
Surplus	\$80,675 00	\$20,225 00	\$80,900 00
Undivided profits, less expenses and taxes paid	3,680 00	1,210 00	4,840 00
Other existing profits collected, but not in undivided profits account	2,187 92		2,187 92
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	20,000 00		20,000 00
Dividends unpaid			
Individual deposits subject to check	3,276 00		3,276 00
Savings deposits	257,031 27		257,031 27
Demand certificates of deposit		151,101 21	151,101 21
Time certificates of deposit			
Certified checks	1,100 35	19,957 98	21,058 33
Cashier's checks	4,968 44		4,968 44
State, county and municipal deposits	1,436 04		1,436 04
Postal savings deposits	27,800 00		27,800 00
Other liabilities			
	781 66	54 00	835 66
Totals	\$382,886 68	\$192,548 19	\$575,434 87

## 220. COVINA VALLEY SAVINGS BANK—COVINA.

Incorporated April 1, 1901.

OFFICERS—A. P. Kerckhoff, President; W. M. Griswold, Vice-President; M. Leonhardt, Cashier, Secretary and Treasurer; Robert M. Philico, Assistant Cashier.

DIRECTORS—A. P. Kerckhoff, W. M. Griswold, Marco H. Hellman, W. H. Holliday, H. M. Houser, J. R. Elliott, Geo. E. Anderson.

Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$179,692 77	
Overdrafts.....			
Bonds, warrants, and other securities.....		750 00	
Bank premises, furniture and fixtures.....		7,000 00	
Sale deposit vaults.....			
Other real estate owned.....		7,000 00	
Due from reserve banks.....		20,894 16	
Due from other banks.....			
Actual cash on hand.....		5,809 93	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
<b>Totals</b> .....		\$221,016 86	

### LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		10,000 00	
Other existing profits collected but not in undivided profits account.....		20,036 66	
Bills payable including certificates of deposit representing money borrowed.....		113 00	
Deposits, due to banks.....			
Deposits, due to individuals.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		125,080 07	
Time certificates of deposit.....			
Certified checks.....		39,787 13	
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
<b>Totals</b> .....		\$221,016 86	



## 221. FIRST BANK OF KERN—BAKERSFIELD.

Incorporated April 3, 1901.

OFFICERS—G. J. Planz, President; F. M. Noriega, Vice-President; Arthur S. Crites, Cashier, Secretary and Treasurer; E. C. O. Boyle, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—G. J. Planz, F. M. Noriega, A. J. Crites, Arthur S. Crites, L. P. St. Clair, W. B. Robb, I. D. Her, M. H. Warren, Louis V. Olcese.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$244,758 62	\$214,783 86	\$459,542 48
Overdrafts	2,751 73		2,751 73
Bonds, warrants, and other securities	40,000 00	85,200 00	125,800 00
Bank premises, furniture and fixtures		15,000 00	15,000 00
Safe deposit vaults			
Other real estate owned	945 00		945 00
Due from reserve banks	78,012 10	11,034 73	89,046 83
Due from other banks	20,880 38		20,880 38
Actual cash on hand	2,408 38	7,673 34	28,033 72
Exchanges for clearing house	1,432 09		2,408 38
Checks and other cash items			1,432 09
Other resources			
Totals	\$391,288 30	\$333,691 93	\$724,980 23

## LIABILITIES.

Capital stock paid in			
Surplus	\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid		5,000 00	5,000 00
Other existing profits, collected, but not in undivided profits account	20,039 43		20,039 43
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	2,148 00		2,148 00
Individual deposits subject to check	270,220 67		270,220 67
Savings deposits			
Demand certificates of deposit		218,750 91	218,750 91
Time certificates of deposit	14,612 27		14,612 27
Certified checks		26,612 34	26,612 34
Cashier's checks	899 73		899 73
State, county and municipal deposits	8,191 52		8,191 52
Postal savings deposits		50,000 00	50,000 00
Other liabilities		8,208 68	8,208 68
	176 68		176 68
Totals	\$391,288 30	\$333,691 93	\$724,980 23

## 222. BANK OF ARBUCKLE—ARBUCKLE.

Incorporated June 24, 1901.

OFFICERS—George C. Meckfessel, President; C. B. Morrison, Vice-President; J. E. Cain, Cashier, Secretary and Treasurer.  
 DIRECTORS—George C. Meckfessel, C. B. Morrison, J. E. Cain, H. V. Traynham, J. E. Cain, Asa Kalfsbeck.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$112,125 47		
Overdrafts	249 63		
Bonds, warrants, and other securities	41,484 00		
Bank premises, furniture and fixtures	8,050 00		
Safe deposit vaults			
Other real estate owned	26,900 21		
Due from reserve banks	9 45		
Due from other banks	10,177 05		
Actual cash on hand			
Exchanges for clearing house	4,050 00		
Checks and other cash items			
Other resources			
Totals	\$236,205 81		

## LIABILITIES.

Capital stock paid in	\$50,000 00
Surplus	13,000 00
Undivided profits, less expenses and taxes paid	3,186 16
Other existing profits, collected, but not in undivided profits account	957 94
Bills payable (including certificates of deposit representing money borrowed)	
Deposits, due to banks	
Dividends unpaid	1,306 06
Individual deposits subject to check	28,377 37
Savings deposits	
Demand certificates of deposit	4,467 38
Time certificates of deposit	71,970 70
Certified checks	
Cashier's checks	
State, county and municipal deposits	9,900 00
Postal savings deposits	
Other liabilities	
Totals	\$236,205 81

**223. VALLEY SAVINGS BANK—SANTA MARIA.**

Incorporated August 31, 1901.

OFFICERS—W. H. Rice, President; M. Thornburg, Vice-President; Thos. B. Adam, Cashier and Treasurer; Paul O. Tietzen, Secretary.

DIRECTORS—W. H. Rice, M. Thornburg, A. J. Sousa, John G. Prall, Sr., P. O. Tietzen.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$276 016 00	
Overdrafts			
Bonds, warrants, and other securities		31 814 30	
Bank premises, furniture and fixtures		5,750 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		500 00	
Due from other banks		5,394 49	
Actual cash on hand			
Exchanges for clearing house		5,933 70	
Checks and other cash items			
Other resources		531 81	
<b>Totals</b>		<b>\$825,940 30</b>	

**LIABILITIES.**

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		25,000 00	
Other existing profits, collected, but not in undivided profits account		5,982 14	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		236,350 83	
Demand certificates of deposit		21,927 33	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,700 00	
Postal savings deposits			
Other liabilities			
<b>Totals</b>		<b>\$825,940 30</b>	

## 224. CALIFORNIA STATE BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated August 2, 1901.

OFFICERS—J. L. Oakley, President; H. H. Ham, Vice-President; W. S. Boggs, Cashier, Manager, Secretary and Treasurer.  
 DIRECTORS—J. L. Oakley, H. H. Ham, J. R. McKinley, W. S. Boggs, Dr. J. N. Baylis, Dr. W. H. Stiles, Irving G. Davis.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$265,479 11		
Overdrafts	213 68		
Bonds, warrants, and other securities	187,136 13		
Bank premises, furniture and fixtures			
Safe deposit vaults	5,186 57		
Other real estate owned			
Due from reserve banks	82,112 61		
Due from other banks			
Actual cash on hand	35,318 13		
Exchanges for clearing house	1,297 60		
Checks and other cash items	131 97		
Other resources			
Totals	\$876,845 80		

## LIABILITIES.

Capital stock paid in	\$100,000 00
Surplus	11,000 00
Undivided profits, less expenses and taxes paid	9,686 43
Other existing profits collected, but not in undivided profits account	
Bills payable including certificates of deposit representing money borrowed	
Deposits due to banks	347 01
Dividends unpaid	
Individual deposits subject to check	268,339 60
Savings deposits	
Demand certificates of deposit	6,448 45
Time certificates of deposit	137,752 37
Certified checks	31 50
Cashier's checks	72 00
State, county and municipal deposits	37,500 00
Postal savings deposits	5,698 44
Other liabilities	
Totals	\$876,845 80



## 226. "PASADENA SAVINGS AND TRUST COMPANY"—PASADENA.

Incorporated September 14, 1901.

Officers—Wm. H. Vedder, President; John McDonald, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Assistant Treasurer.  
 Directors—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Harry Gray, Dan C. Porter, R. I. Rogers, H. C. Hotaling, A. E. Edwards.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
Loans and discounts		\$2,130,971 00
Overdrafts		
Bonds, warrants, and other securities		196,175 00
Bank premises, furniture and fixtures		
Safe deposit vaults		
Other real estate owned		
Due from reserve banks		104,266 38
Due from other banks		
Actual cash on hand		93,031 74
Exchanges for clearing house		
Checks and other cash items		22 11
Other resources		
Totals		\$2,523,566 26
LIABILITIES.		
Capital stock paid in		
Surplus		\$100,000 00
Undivided profits, less expenses and taxes paid		125,000 00
Other existing profits collected, but not in undivided profits account		1,918 67
Bills payable (including certificates of deposit representing money borrowed)		
Deposits, due to banks		
Dividends unpaid		
Individual deposits subject to check		84,000 00
Savings deposits		
Demand certificates of deposit		1,453,547 76
Time certificates of deposit		
Certified checks		203,437 86
Cashier's checks		
State, county and municipal deposits		50,000 00
Postal savings deposits		5,161 97
Other liabilities		
Totals		\$2,523,566 26

## 227. THE OLD BANK—HANFORD.

Incorporated November 26, 1901.

OFFICERS—F. R. Hight, President; P. McRae, Vice-President; J. J. Hight, Secretary, Treasurer and Cashier; F. R. Hight, Manager.  
 DIRECTORS—P. McRae, F. R. Hight, Chas. Kreyenbagen, Jos. Schmegeier, Jas. J. Hight, N. Weisbaum, A. A. Biddle.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined
Loans and discounts.....			
Overdrafts.....	\$591,751 30		
Bills, warrants, and other securities.....	1,893 69		
Bank premises, furniture and fixtures.....	26,150 23		
State deposit funds.....	19,000 00		
Other real estate owned.....			
Due from other banks.....	35,520 06		
Due from other banks.....	3,562 33		
Actual cash on hand.....	38,668 88		
Exchanges for clearing house.....			
Checks and other cash items.....	978 19		
Other resources.....	6,785 18		
Totals.....	\$721,600 15		

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$50,000 00		
Undivided profits, less expenses and taxes paid.....	30,000 00		
Other existing profits, collected, but not in undivided profits account.....	25,026 44		
Bills payable (including certificates of deposit representing money borrowed).....			
Notes rediscounted.....	50,000 00		
Deposits, due to banks.....	7,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	413,134 42		
Savings deposits.....			
Demand certificates of deposit.....	7,638 50		
Time certificates of deposit.....	120,205 94		
Certified checks.....	574 85		
Cashier's checks.....			
State, county and municipal deposits.....	23,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$720,600 15		

# 228, 228A, AND 228B. LOS ANGELES TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated January 17, 1902.

OFFICERS—J. C. Drake, President; M. H. Flint, Vice-President; R. W. Hervey, Vice-President; Jay Spence, Cashier, Secretary, Treasurer and Manager; Ralph Day, Assistant Cashier; J. M. Ruge, Assistant Cashier; J. R. Henderson, Assistant Cashier; H. R. Krohn, Assistant Cashier; A. D. Averill, Assistant Cashier; B. H. Grigsby, Assistant Secretary.  
 DIRECTORS—J. C. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, Robert N. Frick, Geo. I. Cochran, John S. Cravens, J. M. Elliott, W. R. Staats, W. M. Garland, W. E. Hampton, Godfrey Holterhoff, Jr., Stoddard Jess, Gail B. Johnson, W. L. Stewart, L. Lindsay, A. H. Nafziger, E. S. Pauly, Geo. S. Phillips, W. R. Hervey, Jay Spence.

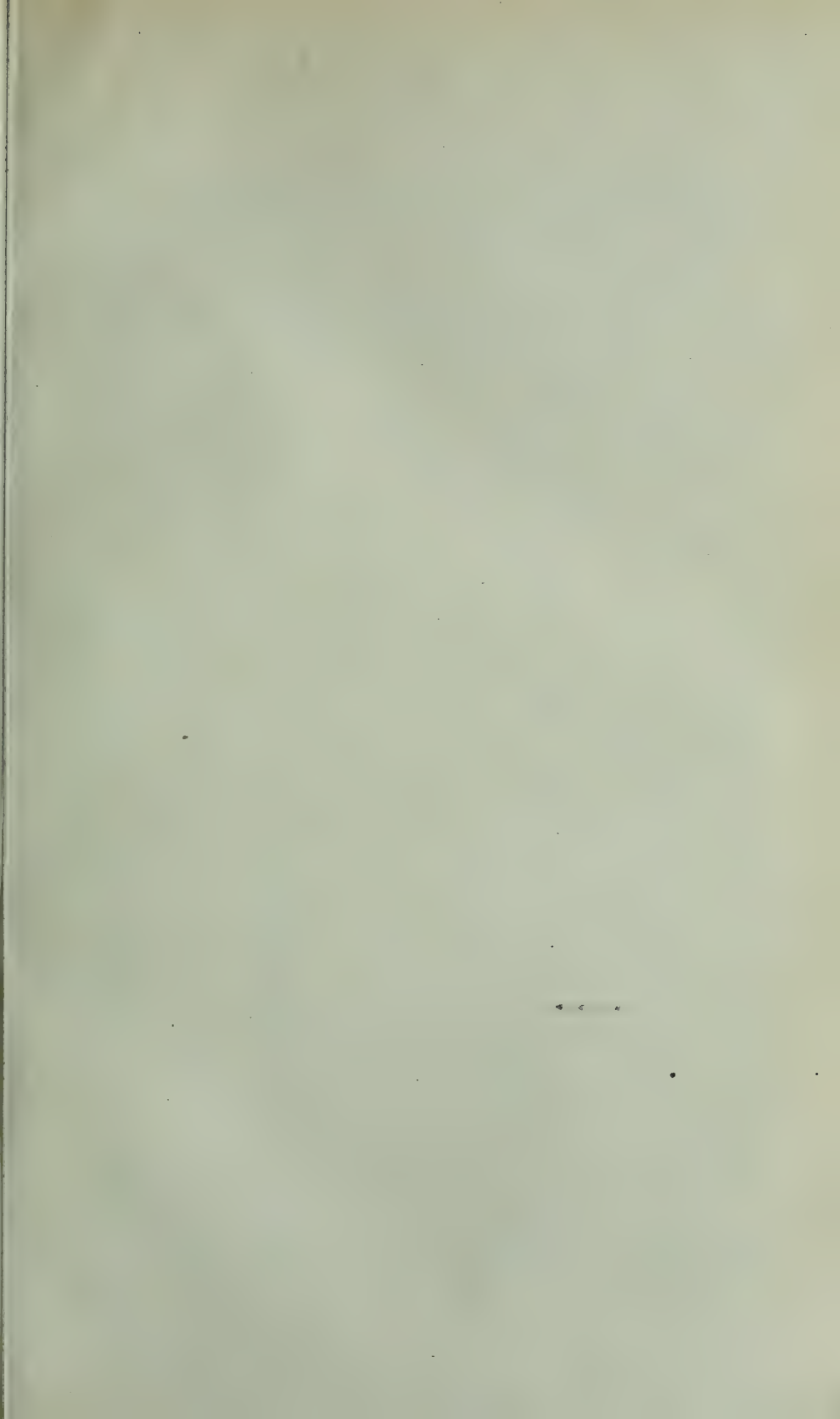
Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$4,052,582 63	\$9,414,484 93	\$179,000 00	\$101,500 00	\$13,747,567 56
Overdrafts.....	1,738 06				1,738 06
Bonds, warrants and other securities.....	1,297,410 30	922,640 75	38,000 00		2,257,501 05
Bank premises, furniture and fixtures.....	100,324 75	830,000 00			930,324 75
Safe deposit vaults.....	15,000 00	100,000 00			115,000 00
Other real estate owned.....	723,461 57	1,277,970 90	62,412 38	23,770 22	2,088,105 07
Due from reserve banks.....	32,069 36				32,069 36
Actual cash on hand.....	534,978 62	385,509 63			920,488 25
Exchanges for clearing house.....	301,248 57	26,711 14			327,959 71
Checks and other cash items.....	48,046 57	82 48			48,149 05
Other resources.....	6,105 00		6,412 51		12,517 51
Personal assets received from executors, administrators, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
			1,394,189 07		1,394,189 07
			631,334 70		631,334 70
Totals.....	\$7,113,725 93	\$12,976,849 83	\$2,341,348 66	\$125,270 22	\$22,527,194 64
LIABILITIES.					
Capital stock paid in.....					
Surplus.....	\$900,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Undivided profits less expenses and taxes paid.....	409,000 00	600,000 00	50,000 00		1,500,000 00
Other existing profits, collected, but not in undivided profits account.....	313,622 30		67,000 00	24,070 22	400,692 52
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	321,675 65	14,500 00			
Deposits unpaid.....					
Individual deposits subject to check.....	4,475,238 01				336,175 65
Savings deposits.....	20,200 00	10,638,643 72			4,475,328 01
Demand certificates of deposit.....					10,638,643 72
Time certificates of deposit.....		1,293,706 11			20,200 00
Certified checks.....	16,632 41				1,293,706 11
Cashier's checks.....	380,472 14				16,632 41
State, county and municipal deposits.....	175,000 00				380,472 14
Postal savings deposits.....	90,700 00				175,000 00
Other liabilities.....	14,264 22				90,700 00
Deposits of money received from executors, administrators, guardians, assignees, receivers of trusts.....				1,200 00	14,264 22
Personal assets received from executors, administrators, assignees, receivers, or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			2,694,348 66		2,094,348 66
Totals.....	\$7,113,725 93	\$12,976,849 83	\$2,341,348 66	\$125,270 22	\$22,527,194 64

NOTE.—The above statement includes the business of the Pico street and Grand avenue and the Second and Spring streets branch offices.







## 229. LONG BEACH SAVINGS BANK AND TRUST COMPANY—LONG BEACH.

Incorporated February 1, 1902.

Officers—George H. Bixby, President; P. E. Hatch, Vice-President; F. C. Yeomans, Vice-President; J. W. Tucker, Cashier, Secretary and Treasurer; Chas. H. Tucker, Assistant Cashier.  
 Directors—George H. Bixby, P. E. Hatch, F. C. Yeomans, J. W. Tucker, Jotham Bixby, S. E. Kennedy, A. H. Farnam, T. L. DeCoudres, J. T. Cullen, W. M. Raymond, Llewellyn Bixby, John A. Lamb, Isaias Hellman, A. P. Hoffman, E. N. Grant.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$1,493,477 53	
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures		150,747 50	
Sale deposit vaults		167,500 00	
Other real estate owned		15,000 00	
Due from reserve banks			
Due from other banks		277,803 11	
Actual cash on hand		81,133 07	
Exchanges for clearing house		11,800 80	
Checks and other cash items		2,103 70	
Other resources		10 55	
Totals		\$2,199,716 40	

## LIABILITIES.

Capital stock paid in			
Surplus		\$250,000 00	
Undivided profits, less expenses and taxes paid		77,500 00	
Other existing profits, collected, but not in undivided profits account		19,135 77	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		10,000 00	
Individual deposits subject to check			
Savings deposits		1,693,440 36	
Demand certificates of deposit			
Time certificates of deposit		148,854 38	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		765 89	
Other liabilities			
Totals		\$2,199,716 40	

## 230 AND 230A. "SCOTT VALLEY BANK"—FORT JONES.

Incorporated February 4, 1902.

OFFICERS—J. W. Young, President; E. Reichman, Vice-President; M. C. Beem, Cashier, Secretary and Treasurer; E. A. Walker, Assistant Cashier; W. T. Young, Assistant Cashier; Mary M. Funk, Assistant Cashier.

DIRECTORS—J. W. Young, E. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$244,914 00	\$136,290 17	\$380,404 17
Bonds, warrants, and other securities	1,275 77		1,275 77
Bank premises, furniture and fixtures	35,080 23		35,080 23
Safe deposit vaults	12,000 00		12,000 00
Other real estate owned			
Due from reserve banks	26,268 89	4,239 30	30,508 19
Due from other banks	1,346 19		1,346 19
Actual cash on hand	15,422 00	4,215 83	19,637 83
Exchanges for clearing house	104 65		104 65
Checks and other cash items	3,019 86		3,019 86
Other resources	356 35		356 35
Totals	\$339,787 94	\$144,845 30	\$484,633 24

## LIABILITIES.

Capital stock paid in			
Surplus	\$85,000 00	\$15,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid	20,000 00	5,000 00	25,000 00
Other existing profits, collected, but not in undivided profits account	13,559 78	1,644 18	15,203 96
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	30,000 00		30,000 00
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	126,588 64		126,588 64
Demand certificates of deposit		123,201 12	123,201 12
Time certificates of deposit	22,800 39		22,800 39
Certified checks	12,705 43		12,705 43
Cashier's checks	70 00		70 00
State, county and municipal deposits	2,020 00		2,020 00
Postal savings deposits	25,973 23		25,973 23
Other liabilities	1,070 47		1,070 47
Totals	\$339,787 94	\$144,845 30	\$484,633 24

NOTE.—The above statement includes the business of the Etna Mills branch office.

## 231. FIRST SAVINGS BANK OF COLUSA—COLUSA.

Incorporated February 13, 1902.

OFFICERS—U. W. Brown, President; R. E. Blevins, Vice-President; H. F. Osgood, Cashier, Secretary and Treasurer; Everett Bowes, Assistant Cashier.

DIRECTORS—U. W. Brown, Ira L. Compton, John Ahlf, R. E. Blevins, Clara C. Packer.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$121,857 19	
Gov't drafts				
Bonds, warrants and other securities			9,000 00	
Bank premises, furniture and fixtures			35,482 50	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			13,814 20	
Due from other banks				
Actual cash on hand			6,506 35	
Exchanges for clearing house				
Checks and other cash items			38 76	
Other resources				
Totals			\$186,789 00	
LIABILITIES.				
Capital stock paid in				
Surplus			\$35,000 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account			1,815 03	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits, due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			137,514 89	
Demand certificates of deposit				
Time certificates of deposit			4,459 08	
Certified checks				
Cashier's checks				
State, county and municipal deposits			8,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$186,789 00	





### 233. UNIVERSITY SAVINGS BANK — BERKELEY.

Incorporated March 10, 1902.

OFFICERS—W. K. Cole, President; J. W. Richards, Vice-President; C. S. Downing, Vice-President; W. A. Shockley, Cashier, Secretary and Treasurer; H. S. Crockett, Assistant Cashier and Assistant Secretary.  
DIRECTORS—Dr. Thos. Addison, F. L. Lipman, Chas. E. Miller, Frederick W. Hall, J. W. Richards, R. C. Shaw, J. E. McCreary, W. K. Cole, C. S. Downing, Cline Bull, Jas. J. Nicholl.

Statement of June 30, 1914.

#### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$203,854 34	
Overdrafts.....			
Bonds, warrants and other securities.....		88,896 50	
Bank premises, furniture and fixtures.....		45,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from other banks.....		67,134 12	
Due from other banks.....		552 64	
Actual cash on hand.....		11,342 23	
Exchanges for clearing house.....			
Checks and other cash items.....		547 50	
Other resources.....			
Totals.....		\$712,327 33	

#### LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$100,000 00	
Undivided profits, less expenses and taxes paid.....		40,000 00	
Other existing profits, collected, but not in undivided profits account.....		7,908 88	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....			
Savings deposits.....		567,977 48	
Demand certificates of deposit.....			
Time certificates of deposit.....		4,000 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		49,440 97	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$712,327 33	

## 234. "SECURITY STATE BANK OF SAN JOSE, CALIFORNIA"—SAN JOSE.

Incorporated March 24, 1902.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; E. D. Shopshire, Assistant Cashier; Geo. B. Campbell, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. S. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$830,061 30		
Overdrafts	63 62		
Bonds, warrants and other securities	73,373 70		
Bank premises, furniture and fixtures	32,020 00		
Safe deposit vaults	2,270 00		
Other real estate owned			
Due from reserve banks	176,852 52		
Due from other banks			
Actual cash on hand	62,645 71		
Exchanges for clearing house	6,922 32		
Checks and other cash items	674 80		
Other resources	527 94		
Totals	\$885,411 91		

## LIABILITIES.

Capital stock paid in	\$100,000 00		
Surplus	50,000 00		
Undivided profits, less expenses and taxes paid	25,188 08		
Other existing profits, collected, but not in undivided profits account	2,762 24		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	66,741 62		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	372,645 93		
Demand certificates of deposit			
Time certificates of deposit	4,842 35		
Certified checks	12,164 66		
Cashier's checks	1,067 63		
State, county and municipal deposits			
Postal savings deposits	50,000 00		
Other liabilities			
Totals	\$885,411 91		

## 235. "THE SANTA ANA SAVINGS BANK"—SANTA ANA.

Incorporated March 25, 1902.

OFFICERS—M. M. Crookshank, President; A. Getty, Vice-President and Treasurer; C. S. Crookshank, Secretary and Cashier, J. H. Metzger, Assistant Cashier.

DIRECTORS—M. M. Crookshank, A. Getty, John Ave, A. C. Bowers, J. H. Metzger.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	Overdrafts		\$851,667 48	
Bonds, warrants and other securities	Bank premises, furniture and fixtures		20,570 00	
Safe deposit vaults	Other real estate owned		38,108 25	
Due from reserve banks	Due from other banks		8,000 00	
Actual cash on hand	Exchanges for clearing house			33
Checks and other cash items	Other resources			
Totals			\$433,346 06	
LIABILITIES.				
Capital stock paid in	Surplus		\$10,000 00	
Undivided profits, less expenses and taxes paid	Other existing profits, collected, but not in undivided profits account		7,000 00	
Bills payable (including certificates of deposit representing money borrowed)	Deposits, due to banks		13,362 64	
Dividends unpaid	Individual deposits subject to check		2,000 00	
Savings deposits	Demand certificates of deposit		300,778 02	
Time certificates of deposit	Certified checks			
Cashier's checks	State, county and municipal deposits		20,000 00	
Postal savings deposits	Other liabilities		4 80	
Totals			\$433,346 06	



# 236 AND 236A. "OCEAN PARK BANK"—SANTA MONICA.

Incorporated March 26, 1902.

OFFICERS—T. H. Dudley, President; F. E. Royston, Vice-President; P. J. Dudley, Vice-President and Secretary; W. O. Bender, Cashier and Treasurer; Geo. A. Neilson, Assistant Cashier; H. H. Hertel, Manager Venice Branch.

DIRECTORS—J. H. Dudley, F. E. Royston, P. J. Dudley, E. S. Tomblin, H. Michel, K. A. Miller, James A. Bernard.

## Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$271,593 95	\$161,374 23	\$432,968 18
Overdrafts.....	936 43		936 43
Bonds, warrants and other securities.....	78,594 77	21,689 89	100,284 66
Bank premises, furniture and fixtures.....	28,624 40		28,624 40
Safe deposit vaults.....	2,980 00		2,980 00
Other real estate owned.....	11,965 00		11,965 00
Due from reserve banks.....	41,325 66	10,029 76	51,355 42
Due from other banks.....			
Actual cash on hand.....	44,811 36	3,781 04	48,592 40
Exchanges for clearing house.....	4,133 39		4,133 39
Checks and other cash items.....			
Other resources.....	14,260 58		14,260 58
<b>Totals</b> .....	<b>\$489,225 54</b>	<b>\$196,874 92</b>	<b>\$686,100 46</b>

### LIABILITIES.

Capital stock paid in.....	\$75,500 00	\$14,000 00	\$89,500 00
Surplus.....	11,830 00	7,300 00	19,330 00
Undivided profits, less expenses and taxes paid.....	2,907 37	386 44	3,273 81
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		20,000 00
Deposits, due to banks.....			
Individuals unpaid.....	1,450 00		1,450 00
Individual deposits subject to check.....	332,170 37	151,504 30	483,674 67
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	511 91	21,080 00	21,591 91
Cashier's checks.....	145 21		145 21
State, county and municipal deposits.....	7,486 46		7,486 46
Postal savings deposits.....	34,942 38	2,415 68	37,358 06
Other liabilities.....	12,252 84	8 50	12,261 34
<b>Totals</b> .....	<b>\$489,225 54</b>	<b>\$196,874 92</b>	<b>\$686,100 46</b>

NOTE.—The above statement includes the business of the Venice branch office.

**237. BANK OF LINCOLN—LINCOLN.**

Incorporated March 31, 1902.

OFFICERS—A. J. Gladding, President; John Haenny, Vice-President; B. C. Musser, Cashier, Secretary and Treasurer; E. H. Sander-  
son, Assistant Cashier.

DIRECTORS—A. J. Gladding, John Haenny, J. J. Pelster, B. C. Musser, Hans Andreson, Jr.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$75,184 24	\$128,577 81	\$203,762 05
Overdrafts.....	277 85		277 85
Bonds, warrants and other securities.....	62,390 00	49,048 07	111,438 07
Bank premises, furniture and fixtures.....	16,271 18	15,461 16	31,732 34
Safe deposit vaults.....	1,369 45	1,369 45	2,738 90
Other real estate owned.....			
Due from reserve banks.....	38,748 60	10,434 26	49,182 86
Due from other banks.....			
Actual cash on hand.....	12,827 78	7,310 10	20,137 88
Exchanges for clearing house.....			
Checks and other cash items.....	908 50	437 74	1,346 24
Other resources.....			
<b>Totals</b> .....	<b>\$207,977 60</b>	<b>\$212,638 59</b>	<b>\$420,616 19</b>
<b>LIABILITIES.</b>			
Capital stock paid in.....			
Surplus.....	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expense and taxes paid.....	1,415 40	210 73	1,626 13
Other existing profits, collected but not in undivided profits account.....	809 97	1,814 83	2,624 80
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	151,280 46		151,280 46
Savings deposits.....			
Demand certificates of deposit.....	20,853 52	168,613 53	189,467 05
Time certificates of deposit.....			
Certified checks.....	21 00		21 00
Cashier's checks.....	1,603 30		1,603 30
State, county and municipal deposits.....			
Postal savings deposits.....	6,927 95	17,000 00	23,927 95
Other liabilities.....	86 00		86 00
<b>Totals</b> .....	<b>\$207,977 60</b>	<b>\$212,638 59</b>	<b>\$420,616 19</b>

## 238. "BANK OF RICHMOND"—RICHMOND.

Incorporated April 17, 1902.

OFFICERS—John W. Nicholl, President; W. K. Cole, Vice-President; W. Stairley, Cashier and Secretary; Harry Ells, Treasurer;  
George Lee, Assistant Cashier.

DIRECTORS—L. M. Mitzner, C. S. Downing, W. Stairley, Harry Ells, John Nicholl, E. M. Tilden, John F. Regello, Geo. Lee, W. K. Cole.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$191,895 87		
Overdrafts.....	277 04		
Bonds, warrants and other securities.....	111,975 95		
Bank premises, furniture and fixtures.....	25,730 02		
Safe deposit vaults.....			
Other real estate owned.....	431 00		
Due from reserve banks.....	52,940 70		
Due from other banks.....			
Actual cash on hand.....	19,570 30		
Exchanges for clearing house.....			
Cheques and other cash items.....	5,845 60		
Other resources.....	2,064 32		
Totals.....	\$410,730 80		

## LIABILITIES.

Capital stock paid in.....	\$50,000 00
Surplus.....	8,100 00
Undivided profits, less expenses and taxes paid.....	1,723 37
Other existing profits, collected, but not in undivided profits account.....	
Bills payable (including certificates of deposit representing money borrowed).....	
Deposits, due to banks.....	
Dividends unpaid.....	
Individual deposits subject to check.....	186,791 51
Savings deposits.....	
Demand certificates of deposit.....	129,708 64
Time certificates of deposit.....	
Certified checks.....	
Cashier's checks.....	
State, county and municipal deposits.....	27,690 07
Postal savings deposits.....	6,007 85
Other liabilities.....	179 36
Totals.....	\$410,730 80

### 239. A. MIERSON BANKING COMPANY—PLACERVILLE.

Incorporated July 2, 1902.

Officers—Max Mierson, President; B. Mierson, Vice-President, Secretary, Cashier and Treasurer; Sol. H. Mierson, Assistant Cashier.  
Directors—Max Mierson, B. Mierson, Sol. H. Mierson, Jas. A. Mierson, M. Mierson.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....				
Overdrafts.....				
Bonds, warrants and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....				
Due from other banks.....				
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$511,823 28		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....				
Undivided profits, less expenses and taxes paid.....				
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits, due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$511,823 28		



**241. BANK OF CAMBRIA—CAMBRIA.**

Incorporated January 29, 1903.

Officers—J. H. Bradloff, President; John Taylor, Vice-President; Amos Smithers, Secretary; Murle Jones, Treasurer, Manager and Cashier.  
 Directors—John Taylor, A. Smithers, J. H. Bradloff, L. Ferraci, Thos. Hollisworth, B. Corda, N. Stomi.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$93,360 25		
Overdrafts.....			
Bonds, warrants and other securities.....	45,549 00		
Bank premises, furniture and fixtures.....	3,480 00		
Safe deposit vaults.....			
Other real estate owned.....	510 00		
Due from reserve banks.....	123,181 11		
Due from other banks.....			
Actual cash on hand.....	10,208 37		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$276,378 73		

**LIABILITIES.**

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	22,500 00		
Other existing profits, collected, but not in undivided profits account.....	3,391 28		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	7 50		
Individual deposits subject to check.....	163,550 87		
Savings deposits.....			
Demand certificates of deposit.....	49,429 08		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$276,378 73		

## 242. INTERNATIONAL SAVINGS AND EXCHANGE BANK—LOS ANGELES.

Incorporated February 9, 1914.

OFFICERS—John Lopizich, President; John Castera, Vice-President; Leon Escallier, Vice-President; Jules Viole, Vice-President; Morris Orsatti, Vice-President; James O. Moore, Secretary, Treasurer and Cashier; Emile Christopher, Assistant Cashier.  
 DIRECTORS—John Lopizich, John Castera, Leon Escallier, Jules Viole, Morris Orsatti, Luigi Dell'Orto, E. Fleur, Sylvester Dupuy, T. M. Kristovich, Louis Terrile, Louis Sentous, Jr., A. P. Pusich, R. A. Todd, D. Vaccaro, L. Vignolo.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$538,453 51	\$1,324,500 11	\$1,862,953 62
Overdrafts.....	2,119 66		2,119 66
Bonds, warrants and other securities.....	138,151 35	5,125 00	143,276 35
Bank premises, furniture and fixtures.....	8,300 00	6,500 00	14,800 00
Safe deposit vaults.....	10,000 00	8,000 00	18,000 00
Other real estate owned.....		500,821 42	500,821 42
Due from reserve banks.....	135,676 95	159,984 83	295,661 78
Due from other banks.....	92 00		92 00
Actual cash on hand.....	91,483 37	45,964 85	137,388 22
Exchanges for clearing house.....	57,789 10		57,789 10
Checks and other cash items.....	24,995 49		24,995 49
Other resources.....			
Totals.....	\$1,017,011 43	\$2,050,886 21	\$3,067,897 64
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$100,000 00	\$200,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid.....	33,500 00	4,000 00	37,500 00
Other existing profits, collected, but not in undivided profits account.....	33,109 04		33,109 04
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	9,000 00		9,000 00
Individual deposits subject to check.....	657,944 50		657,944 50
Savings deposits.....		1,822,678 66	1,822,678 66
Demand certificates of deposit.....			17,945 16
Time certificates of deposit.....		20,457 55	20,457 55
Certified checks.....	1,170 21		1,170 21
Cashier's checks.....	45,947 52		45,947 52
State, county and municipal deposits.....	118,375 00		118,375 00
Postal savings deposits.....		3,750 00	3,750 00
Other liabilities.....			
Totals.....	\$1,017,011 43	\$2,050,886 21	\$3,067,897 64

## 244. CALIFORNIA SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

Incorporated March 3, 1903.

OFFICERS—M. P. Snyder, President; W. F. Callander, Vice-President, Secretary and Treasurer; W. C. Durgin, Vice-President; A. L. Crandall, Cashier and Assistant Secretary; V. R. Pentecost, Assistant Cashier; H. L. Holland, Assistant Cashier.  
 DIRECTORS—M. P. Snyder, W. F. Callander, H. L. Holland, E. A. Montgomery, W. C. Durgin, R. A. Fowler, W. W. Phelps, J. B. Millard, J. V. Baldwin, M. A. Bresee, W. M. Hughes.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$403,870 70	\$1,607,591 40	\$2,571,462 10
Overdrafts-----	482 83		482 83
Bonds, warrants and other securities-----	48,114 74	88,758 43	136,873 17
Bank premises, furniture and fixtures-----	9,285 00		9,285 00
Safe deposit vaults-----	15,500 00		15,500 00
Other real estate owned-----	2,142 34	566 35	2,708 69
Due from reserve banks-----	112,330 89	95,723 99	208,054 88
Due from other banks-----	1,198 64		1,198 64
Actual cash on hand-----	89,554 84	41,338 97	130,893 81
Exchanges for clearing house-----	3,638 41		3,638 41
Checks and other cash items-----	8,087 40	26 32	8,087 40
Other resources-----			
Totals-----	\$1,254,205 49	\$1,834,035 46	\$3,088,240 95

## LIABILITIES.

Capital stock paid in-----	\$150,000 00	\$150,000 00	\$300,000 00
Surplus-----	19,000 00	20,200 00	39,200 00
Undivided profits, less expenses and taxes paid-----	34,855 80		34,855 89
Other existing profits, collected, but not in undivided profits account-----	13,220 00		13,220 00
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	408 00		408 00
Individual deposits subject to check-----	983,640 49		983,640 49
Savings deposits-----	400 00	1,388,543 53	1,388,543 53
Demand certificates of deposit-----			400 00
Time certificates of deposit-----		201,191 93	201,191 93
Certified checks-----	14,719 13		14,719 13
Cashier's checks-----	45,335 83		45,335 83
State, county and municipal deposits-----		74,100 00	74,100 00
Postal savings deposits-----	11,250 00		11,250 00
Other liabilities-----	11,376 15		11,376 15
Totals-----	\$1,254,205 49	\$1,834,035 46	\$3,088,240 95

## 247. WEST BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—Francis Ferrier, President; W. A. Gompertz, Vice-President; H. H. Canner, Cashier, Secretary and Treasurer.  
 DIRECTORS—Francis Ferrier, John Gill, W. A. Gompertz, J. T. Reinas, H. W. Taylor, E. E. Underwood, E. L. Reese.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$176,759 85	\$20,471 99
Overdrafts	\$13,712 14		54 64
Bonds, warrants and other securities	30,040 00	28,086 67	58,146 67
Bank premises, furniture and fixtures	17,000 00	23,298 67	40,298 67
Safe deposit vaults		1,500 00	1,500 00
Other real estate owned		1,579 05	1,579 05
Due from reserve banks		9,232 12	30,346 65
Due from other banks	21,093 53		
Actual cash on hand	10,364 17	10,006 60	20,370 86
Exchanges for clearing house	335 37		335 37
Checks and other cash items	1,282 60		1,282 60
Other resources			
Totals	\$123,902 35	\$250,484 05	\$374,386 40
LIABILITIES.			
Capital stock paid in			\$55,000 00
Surplus	\$33,000 00	\$22,000 00	4,036 53
Undivided profits, less expenses and taxes paid	376 53	245 40	245 00
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	7,171 49		7,171 49
Dividends unpaid	750 00		750 00
Individual deposits subject to check	74,984 19		74,984 19
Savings deposits		202,978 65	202,978 65
Demand certificates of deposit	2,326 25		2,326 25
Time certificates of deposit		1,600 00	1,600 00
Certified checks			4 20
Cashier's checks	4 20		380 20
State, county and municipal deposits	318 20		24,971 49
Postal savings deposits	4,371 49	20,000 00	
Other liabilities			
Totals	\$123,902 35	\$250,484 05	\$374,386 40



## 250. THE CENTRAL BANK—SANTA BARBARA.

Incorporated March 4, 1903.

OFFICERS—Frank Smith, President; J. R. Fithian, Vice-President; W. B. Metcalf, Cashier, Secretary and Treasurer; H. F. R. Vail, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Frank Smith, George M. Williams, Walter L. Hunt, Joel Remington Fithian, H. F. R. Vail, W. B. Metcalf, D. T. Perkins.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$189,557 00	\$385,281 38	\$524,838 38
Overdrafts-----	3,035 07		3,035 07
Bonds, warrants and other securities-----	12,373 75	27,557 53	39,931 28
Bank premises, furniture and fixtures-----	20,602 05	36,600 00	57,202 05
Safe deposit vaults-----		3,000 00	3,000 00
Other real estate owned-----	16,777 40	5,225 00	22,002 40
Due from reserve banks-----	22,661 98	23,451 69	46,113 67
Due from other banks-----	1,096 64		1,096 64
Actual cash on hand-----	42,349 70	16,260 53	58,610 23
Exchanges for clearing house-----	4,643 99		4,643 99
Checks and other cash items-----	1,046 94		1,046 94
Other resources-----	1,491 18		1,491 18
Totals-----	\$316,175 70	\$447,376 13	\$763,551 83

## LIABILITIES.

Capital stock paid in-----	\$30,000 00	\$30,000 00	\$60,000 00
Surplus-----	2,500 00	11,000 00	13,500 00
Undivided profits, less expenses and taxes paid-----	1,845 66	1,177 56	3,023 22
Other existing profits: collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----			
Dividends unpaid-----	2,112 09		2,112 09
Individual deposits subject to check-----	2,112 09		2,112 09
Savings deposits-----	1,597 76		1,597 76
Demand certificates of deposit-----	19,297 29	390,198 57	390,198 57
Time certificates of deposit-----	125 00		125 00
Certified checks-----	1,292 06		1,292 06
Cashier's checks-----	9,408 68	15,000 00	24,408 68
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$316,175 70	\$447,376 13	\$763,551 83

## 252. SOUTH BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—A. W. Naylor, President; H. D. Irwin, Vice-President; E. K. Cole, Cashier, Secretary and Treasurer; R. D. Parish, Assistant Cashier.

DIRECTORS—A. A. Fluk, H. D. Irwin, F. L. Naylor, A. W. Naylor, Wm. F. Lorenz.

Statement of June 30, 1914.

### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....			
Bonds, warrants and other securities.....	\$79,430 05	\$822,393 40	\$402,423 45
Bank premises, furniture and fixtures.....	6 71		6 71
Sale deposit vaults.....	31,957 58		39,937 58
Other real estate owned.....	45,000 00	30,600 00	75,000 00
Due from reserve banks.....	1,894 70		1,894 70
Due from other banks.....	1,816 85	426 22	2,773 17
Actual cash on hand.....	13,387 35	30,083 32	44,770 68
Exchanges for clearing house.....			
Checks and other cash items.....	12,536 80	7,027 36	20,164 16
Other resources.....	644 80	52 32	697 12
<b>Totals</b> .....	<b>\$193,010 25</b>	<b>\$834,777 32</b>	<b>\$897,787 57</b>

### LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$25,000 00	\$15,000 00	\$50,000 00
Other existing profits, collected, but not in undivided profits account.....	10,000 00	21,000 00	31,000 00
Bills payable (including certificates of deposit representing money borrowed).....	390 85	288 82	629 67
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	113,673 65	1,760 00	1,760 00
Demand certificates of deposit.....			
Time certificates of deposit.....	2,194 51	356,778 50	113,673 65
Certified checks.....	6,007 38		353,778 50
Cashier's checks.....	630 79		2,194 51
State, county and municipal deposits.....	113 07		6,007 38
Postal savings deposits.....	25,000 00		630 79
Other liabilities.....			113 07
<b>Totals</b> .....	<b>\$193,010 25</b>	<b>\$834,777 32</b>	<b>\$897,787 57</b>

## 257. "THE NAPA SAVINGS BANK" — NAPA.

Incorporated March 5, 1903.

OFFICERS—E. L. Bickford, President; D. A. Dunlap, Vice-President; Hensley S. Davis, Cashier, Secretary and Treasurer.  
 DIRECTORS—E. L. Bickford, H. P. Goodman, J. A. McClelland, D. A. Dunlap, H. A. Crawford, H. C. Melone, H. S. Davis.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$248,839 60	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		89,186 25	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		40,035 70	
Exchanges for clearing house.....		10,020 37	
Checks and other cash items.....			
Other resources.....		189 12	
Totals.....		\$388,871 04	

## LIABILITIES.

Capital stock paid in.....	\$25,000 00
Surplus.....	10,000 00
Undivided profits, less expenses and taxes paid.....	704 97
Other existing profits, collected, but not in undivided profits account.....	
Bills payable (including certificates of deposit representing money borrowed).....	
Deposits due to banks.....	
Dividends unpaid.....	
Individual deposits subject to check.....	1,250 00
Savings deposits.....	
Demand certificates of deposit.....	339,001 07
Time certificates of deposit.....	
Certified checks.....	325 00
Cashier's checks.....	
State, county and municipal deposits.....	
Postal savings deposits.....	12,500 00
Other liabilities.....	
Totals.....	\$388,871 04

## 258 AND 258A. "SECURITY BANK"—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—H. C. Capwell, President; S. E. Biddle, Vice-President; Chas. A. Smith, Cashier, Secretary and Treasurer; J. R. Westdahl, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—H. C. Capwell, A. D. Wilson, W. H. L. Hynes, Carl Plaut, Charles E. Snook, H. C. Thomas, John A. Beckwith, T. W. Corder, Wm. W. Westover, S. E. Biddle, Arthur D. King.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$145,039 53	\$648,621 23	\$1,033,660 76
Overdrafts	1,346 52		1,346 52
Bonds, warrants and other securities	329,881 19	47,864 20	377,745 39
Bank premises, furniture and fixtures	334,966 02	58,306 42	393,272 44
Safe deposit vaults	12,740 70		12,740 70
Other real estate owned		2,021 23	2,021 23
Due from reserve banks	48,834 88	17,084 25	65,919 13
Due from other banks	21,270 43		21,270 43
Actual cash on hand	52,910 48	14,589 55	67,500 03
Exchanges for clearing house	13,573 50		13,573 50
Checks and other cash items	109 91		109 91
Other resources	2,966 57		2,966 57
Totals	\$1,263,667 73	\$788,486 88	\$2,052,156 61

## LIABILITIES.

Capital stock paid in	\$355,720 00	\$40,420 00	\$416,140 00
Surplus	48,327 00	1,382 63	49,709 63
Other existing profits, collected, but not in undivided profits account	17,751 67	2,804 27	20,555 94
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	50,000 00		50,000 00
Dividends unpaid	41,623 46		41,623 46
Individual deposits subject to check	9,251 79		9,251 79
Individual deposits	303,240 97		303,240 97
Time certificates of deposit		708,979 87	708,979 87
Demand certificates of deposit	3,623 28		3,623 28
United certificates of deposit			
Cashier's checks	3,228 92		3,228 92
Cashier's checks	3,365 15		3,365 15
Surety, county and municipal deposits	176,000 00		176,000 00
Postal savings deposits	11,387 49	4,300 11	15,687 60
Other liabilities	150,000 00		150,000 00
Totals	\$1,263,669 73	\$788,486 88	\$2,052,156 61

NOTE.—The above statement includes the business of the College avenue branch office. Changed name from Security Bank and Trust Company February 5, 1914.



## 259. WEST OAKLAND BANK—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—O. F. Breiling, President; William Long, Vice-President; J. S. Burpee, Jr., Cashier, Secretary and Treasurer; E. J. Breiling, Assistant Cashier.

DIRECTORS—O. F. Breiling, E. J. Breiling, A. J. Breiling, William Long, Hugh Flynn, J. R. Kaelin, J. S. Burpee, Jr.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$60,138 83	\$99,924 21	\$160,063 04
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....	1,700 00	1,250 00	2,950 00
Other real estate owned.....			
Due from reserve banks.....	5,200 00		5,200 00
Due from other banks.....	12,577 47		12,577 47
Actual cash on hand.....			
Exchanges for clearing house.....	4,693 00	2,407 48	7,070 48
Checks and other cash items.....	1,009 50		1,009 50
Other resources.....	1,166 00		1,166 00
Totals.....	\$86,454 80	\$113,676 09	\$200,130 89

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$20,000 00	\$6,600 00	\$26,600 00
Other existing profits, collected, but not in undivided profits account.....	2,650 00	3,700 00	6,350 00
Bills payable (including certificates of deposit representing money borrowed).....	127 93	187 30	315 23
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	977 72		977 72
Savings deposits.....	59,152 69		59,152 69
Demand certificates of deposit.....		101,434 24	101,434 24
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	30 00	1,700 00	1,700 00
State, county and municipal deposits.....	764 53		30 00
Postal savings deposits.....			764 55
Other liabilities.....			
Totals.....	\$86,454 80	\$113,676 09	\$200,130 89

NOTE.—Changed name from West Oakland Bank and Trust Company December 8, 1913.

## 260. ROSEVILLE BANKING COMPANY—ROSEVILLE.

Incorporated March 5, 1903.

OFFICERS—J. A. Hill, President; Alden Anderson, Vice-President; G. A. MacPherson, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. A. Hill, G. A. MacPherson, E. C. Bedell, W. T. Butler, M. B. Johnson, A. B. McKae, E. J. Schellhaus, W. J. Doyle,  
 Alden Anderson.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$126,699 87	\$85,306 02	\$212,005 89
Overdrafts	100 27		100 27
Bonds, warrants and other securities	8,157 85	28,000 00	36,157 85
Bank premises, furniture and fixtures	1,500 00	14,000 00	15,500 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	31,506 73	1,081 96	1,081 96
Due from other banks	250 00	4,843 16	36,349 89
Actual cash on hand	15,302 21		250 00
Exchanges for clearing house		8,559 65	23,921 86
Checks and other cash items			
Other resources			
Totals	\$183,576 43	\$141,790 79	\$325,367 22

## LIABILITIES.

Capital stock paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus		7,150 00	7,150 00
Undivided profits, less expenses and taxes paid			422 23
Other existing profits, collected, but not in undivided profits account	422 23		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	112,655 68		112,655 68
Savings deposits			
Demand certificates of deposit	11,325 72	100,778 54	100,778 54
Time certificates of deposit	14,618 66		11,325 72
Certified checks			14,618 66
Cashier's checks	1,546 10		1,546 10
State, county and municipal deposits	3,007 94	17,000 00	20,007 94
Postal savings deposits		6,862 25	6,862 25
Other liabilities			
Totals	\$183,576 43	\$141,790 79	\$325,367 22

NOTE.—Changed name from The Roseville Banking and Trust Company February 11, 1914.

## 263. FARMERS &amp; MERCHANTS' BANK—MODESTO.

Incorporated March 25, 1903.

OFFICERS—W. A. Harter, President; I. W. Updike, Vice-President; C. J. Cressey, Cashier and Secretary; W. A. Harter, Treasurer; C. W. Sikes, Assistant Cashier and Assistant Secretary.

DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, M. McPherson, C. M. Maze, T. F. Griffin, A. B. Shoemaker, J. M. Finley.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----	\$210,908 15	-----	-----
Overdrafts	-----	91 03	-----	-----
Bonds, warrants and other securities	-----	27,623 40	-----	-----
Bank premises, furniture and fixtures	-----	1,500 00	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	10,600 94	-----	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	20,423 35	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	5,031 33	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$285,268 20	-----	-----
LIABILITIES.				
Capital stock paid in	-----	-----	-----	-----
Surplus	-----	\$40,500 00	-----	-----
Undivided profits, less expenses and taxes paid	-----	30,000 00	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	2,862 58	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits due to banks	-----	10,000 00	-----	-----
Dividends unpaid	-----	25,489 03	-----	-----
Individual deposits subject to check	-----	140,831 34	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	4,920 48	-----	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	20,000 00	-----	-----
Postal savings deposits	-----	1,664 77	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$285,268 20	-----	-----

# 265. THE SAN BERNARDINO COUNTY SAVINGS BANK—SAN BERNARDINO.

Incorporated April 27, 1903.

OFFICERS—E. D. Roberts, President; H. E. Harris, Vice-President; A. M. Ham, Vice-President; J. H. Wilson, Cashier, Secretary and Treasurer; J. C. Ralphs, Jr., Assistant Cashier.  
 DIRECTORS—E. D. Roberts, Victor C. Smith, H. E. Harris, J. H. Wilson, T. A. Blakely, W. J. Curtis, J. B. Gill, A. M. Ham, W. S. Hooper, G. W. Parsons, Howard B. Smith.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----		\$1,442,264 93	
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		135,719 02	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		192,543 21	
Due from other banks-----			
Actual cash on hand-----		31,520 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$1,802,047 16	

## LIABILITIES.

Capital stock paid in-----		\$150,000 00	
Surplus-----		50,000 00	
Undivided profits, less expenses and taxes paid-----		10,475 53	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable including certificates of deposit representing money borrowed-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		1,446,441 64	
Demand certificates of deposit-----			
Time certificates of deposit-----		70,129 99	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		75,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$1,802,047 16	



**266 AND 266A. BANK OF NEWMAN—NEWMAN.**

Incorporated May 4, 1903.

OFFICERS—E. S. Wangerheim, President; J. H. Elfers, Vice-President; W. W. Giddings, Cashier and Secretary; J. L. Kinnear, Treasurer; E. R. Dixon, Assistant Cashier.  
 DIRECTORS—E. S. Wangerheim, A. M. Souza, J. H. Elfers, W. W. Giddings, Fred Bartch, A. J. Stevenson, J. L. Kinnear, W. W. Cox, H. V. Armistead.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$279,481 89		\$279,481 89
Overdrafts-----	2,819 91	\$328,165 61	\$328,165 61
Bonds, warrants and other securities-----	54,034 30		54,034 30
Bank premises, furniture and fixtures-----	42,035 00	18,200 00	60,235 00
Safe deposit vaults-----	3,500 00	15,000 00	18,500 00
Other real estate owned-----	7,000 00		7,000 00
Due from reserve banks-----	75,150 03		75,150 03
Due from other banks-----		21,634 10	21,634 10
Actual cash on hand-----	19,738 13	7,449 77	27,187 90
Exchanges for clearing house-----			
Checks and other cash items-----	1,600 38		1,600 38
Other resources-----			
Totals-----	\$484,559 64	\$390,499 48	\$875,059 12
LIABILITIES.			
Capital stock paid in-----	\$85,000 00	\$15,000 00	\$100,000 00
Surplus-----	32,500 00	20,000 00	52,500 00
Undivided profits, less expenses and taxes paid-----	1,186 93		1,186 93
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	55,000 00		55,000 00
Deposits due to banks-----	249 84		249 84
Dividends unpaid-----	1,317 00		1,317 00
Individual deposits subject to check-----	244,963 42		244,963 42
Savings deposits-----		351,999 48	351,999 48
Demand certificates of deposit-----	11,246 70		11,246 70
Time certificates of deposit-----	2,806 73	3,500 00	6,306 73
Certified checks-----	20 00		20 00
Cashier's checks-----			
State, county and municipal deposits-----	50,000 00		50,000 00
Postal savings deposits-----	219 02		219 02
Other liabilities-----			
Totals-----	\$484,559 64	\$390,499 48	\$875,059 12

NOTE.—The above statement includes the business of the Crows Landing branch office.

## 268. BANK OF GEYSERVILLE—GEYSERVILLE.

Incorporated June 22, 1903.

OFFICERS.—C. B. Shaw, President; W. A. Black, Vice-President; H. E. Black, Cashier, Secretary and Treasurer; E. L. Wisecarver, Assistant Cashier.

DIRECTORS.—C. B. Shaw, F. E. Sohler, W. A. Black, H. E. Black, J. H. Meyer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$76,455 30	\$73,160 50	\$149,615 80
Overdrafts	6 23		6 23
Bonds, warrants and other securities		13,800 00	13,800 00
Bank premises, furniture and fixtures		1,000 00	1,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,320 49	1,500 00	5,820 49
Due from other banks			
Actual cash on hand	6,934 43	1,825 06	7,759 49
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$86,716 45	\$91,285 56	\$178,002 01

## LIABILITIES.

Capital stock paid in			
Surplus	\$35,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	10,000 00	2,500 00	12,500 00
Other existing profits, collected, but not in undivided profits account	1,915 36	655 65	1,711 01
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	42,808 13		42,808 13
Savings deposits		65,589 91	65,589 91
Demand certificates of deposit	1,878 41		1,878 41
Time certificates of deposit	16,014 55		16,014 55
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$86,716 45	\$91,285 56	\$178,002 01

# 269. **COMMERCIAL AND SAVINGS BANK OF STOCKTON—STOCKTON.**

Incorporated June 26, 1903.

OFFICERS—John Raggio, President; F. D. Cobb, Vice-President; E. F. Harris, Cashier, Secretary and Treasurer; A. J. Zittan, Assistant Cashier.  
 DIRECTORS—John Raggio, F. D. Cobb, J. A. Patterson, Wm. Snow, J. S. Silva, Joe Gianelli, Sr., F. J. Dietrich, W. S. Montgomery, Ed. C. Wagner, Chas. L. Neumiller, Edward F. Harris.

## **Statement of June 30, 1914.**

### **RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$716,933 29	\$1,407,940 04	\$2,124,903 23
Bonds, warrants and other securities-----	3,416 34		3,416 34
Bank premises, furniture and fixtures-----	165,712 96	103,331 25	269,044 21
Safe deposit vaults-----	6,269 50		6,269 50
Other real estate owned-----			
Due from reserve banks-----	117,980 03	60,000 00	177,980 03
Due from other banks-----	45,614 34	51,050 02	96,664 36
Actual cash on hand-----	58,411 29	83,131 41	141,542 70
Exchanges for clearing house-----			
Checks and other cash items-----	17,535 85		17,535 85
Other resources-----			
<b>Totals-----</b>	<b>\$1,131,903 60</b>	<b>\$1,705,452 72</b>	<b>\$2,837,356 32</b>

### **LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$200,000 00	\$100,000 00	\$300,000 00
Undivided profits, less expenses and taxes paid-----	100,000 00	75,000 00	175,000 00
Other existing profits, collected, but not in undivided profits account-----	1,740 21	23,888 28	25,628 49
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----	46,352 64		46,352 64
Individual deposits subject to check-----	11,620 00		11,620 00
Savings deposits-----	606,598 57		606,598 57
Demand certificates of deposit-----		1,454,364 44	1,454,364 44
Time certificates of deposit-----	75,552 30		75,552 30
Certified checks-----	6,339 22	4,200 00	10,539 22
Cashier's checks-----	1,400 60		1,400 60
State, county and municipal deposits-----	82,300 06	45,000 00	127,300 06
Postal savings deposits-----			
Other liabilities-----			
<b>Totals-----</b>	<b>\$1,131,903 60</b>	<b>\$1,705,452 72</b>	<b>\$2,837,356 32</b>

## 273. THE GRANITE SAVINGS BANK—MONROVIA.

Incorporated July 27, 1903.

OFFICERS—C. H. Ainley, President; F. N. Hawes, Vice-President; Augustus Adams, Cashier, Secretary and Treasurer; F. G. Ainley, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—C. H. Ainley, Chas. Anderson, Thos. Wardell, F. N. Hawes, Augustus Adams, W. M. Baird, F. N. Pottenger.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.	Overdrafts		\$157,517 05	
Bonds, warrants and other securities.	Bank premises, furniture and fixtures.		19,634 50	
Sale deposit funds.	Other real estate owned.		9,249 80	
Due from reserve banks.	Due from other banks.		2,059 00	
Due from other banks.	Actual cash on hand.		12,717 28	
Exchanges for clearing house.	Checks and other cash items.		3,908 08	
Other resources.			1 50	
			1 40	
Totals			\$205,088 61	
LIABILITIES.				
Capital stock paid in.	Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid.	Other existing profits, collected, but not in undivided profits account.		2,400 00	
Bills payable (including certificates of deposit representing money borrowed).	Deposits due to banks.		161 94	
Dividends unpaid.	Individual deposits subject to check.		750 00	
Savings deposits.	Demand certificates of deposit.		151,731 77	
Time certificates of deposit.	Certified checks.		12,544 90	
Cashier's checks.	State, county and municipal deposits.			
Postal savings deposits.	Other liabilities.		12,500 00	
Totals			\$205,088 61	



## 274. CITIZENS' SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated August 14, 1903.

OFFICERS—Henry Baly, President; George P. Adams, Vice-President; Henry Sherer, Cashier, Treasurer and Assistant Secretary;  
 Robert C. Baly, Secretary and Assistant Cashier.

DIRECTORS—Henry Baly, Geo. P. Adams, Henry Sherer, E. D. Seward, Robert C. Baly, William Davis, C. N. Krog.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$295,381 45	
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		24,003 41	
Safe deposit vaults-----		2,000 00	
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----		25,486 38	
Actual cash on hand-----			
Exchanges for clearing house-----		6,348 79	
Checks and other cash items-----			
Other resources-----			
Totals-----		\$353,220 03	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		10,000 00	
Other existing profits, collected, but not in undivided profits account-----		3,066 75	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		302,653 28	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		12,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$353,220 03	

## 275. THE WHITTIER SAVINGS BANK—WHITTIER.

Incorporated August 14, 1903.

OFFICERS—A. C. Maple, President; C. W. Clayton, Vice-President; C. A. Carden, Cashier, Secretary and Treasurer; Helen Fulgham, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. V. Coffin, C. W. Clayton, A. W. Mathews, John Crook, A. C. Maple.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$871,646 92	
Overdrafts			
Bonds, warrants and other securities		32,688 45	
Bank premises, furniture and fixtures		35,913 89	
Safe deposit vaults		4,000 00	
Other real estate owned			
Due from reserve banks		31,392 00	
Due from other banks		1,406 73	
Actual cash on hand		11,750 42	
Exchanges for clearing house		445 27	
Checks and other cash items			
Other resources			
Totals		\$489,813 68	

## LIABILITIES.

Capital stock paid in		\$50,000 00	
Surplus		4,500 00	
Undivided profits, less expenses and taxes paid		57 63	
Other existing profits collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		340,877 85	
Demand certificates of deposit			
Time certificates of deposit		25,162 61	
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,000 00	
Postal savings deposits		1,034 99	
Other liabilities		5,180 60	
Totals		\$489,813 68	

## 276. PLUMAS COUNTY BANK—QUINCY.

Incorporated September 2, 1903.

OFFICERS—Clark J. Lee, President; Ed Huskinson, Vice-President; H. C. Flournoy, Cashier, Secretary and Treasurer; J. N. Stephan, Assistant Cashier, Assistant Secretary and Assistant Treasurer.  
 DIRECTORS—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Clinch, J. F. Spooner, L. N. Peter, H. C. Flournoy.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$54,581 75	\$81,471 10	\$136,052 85
Bonds, warrants and other securities-----	170 34		170 34
Bank premises, furniture and fixtures-----	12,508 90	7,450 00	19,958 90
Safe deposit vaults-----	11,006 82		11,006 82
Other real estate owned-----			
Due from reserve banks-----	3,158 02		3,158 02
Due from other banks-----	16,821 37		16,821 37
Actual cash on hand-----	9,387 06		9,387 06
Exchanges for clearing house-----	9,468 00	8,801 39	18,269 39
Checks and other cash items-----			
Other resources-----	1,028 03		1,028 03
	3,412 70		3,412 70
Totals-----	\$117,543 08	\$97,722 49	\$215,265 17

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$16,500 00	\$8,500 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account-----	4,300 00	5,693 62	9,993 62
Bills payable (including certificates of deposit representing money borrowed)-----	37 18		37 18
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	35,418 06		35,418 06
Demand certificates of deposit-----		77,893 87	77,893 87
Time certificates of deposit-----			
Certified checks-----		5,635 00	5,635 00
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	1,287 84		1,287 84
Totals-----	\$117,543 68	\$97,722 49	\$215,266 17

# 277. THE PEOPLE'S SAVINGS BANK—HANFORD.

Incorporated October 15, 1903.

Officers—W. V. Buckner, President; Chas. A. Kimble, Vice-President; H. E. Wright, Cashier, Secretary and Treasurer.  
Directors—W. V. Buckner, Chas. A. Kimble, Jos. Schnoreger, S. E. Rallsback, H. E. Wright.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$140,203 70	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		400 00	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		2,684 58	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$143,378 28	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		3,150 00	
Other existing profits, collected, but not in undivided profits account.....		40,487 69	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Deposits unpaid.....		234 00	
Individual deposits subject to check.....			
Individual deposits.....			
Savings deposits.....		74,506 59	
Demanded certificates of deposit.....			
Certified certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$143,378 28	



## 278. "THE STIRLING CITY BANK"—STIRLING CITY.

Incorporated October 16, 1903.

OFFICERS—W. P. Lynch, President; V. S. Wooley, Vice-President; W. S. Stoddard, Cashier, Secretary and Treasurer; W. J. Whittier, Assistant Cashier.

DIRECTORS—W. P. Lynch, F. M. Thatcher, V. S. Wooley, C. K. Buchanan, W. S. Stoddard.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$24,897 49		
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----	70,396 50		
Safe deposit vaults-----	1,014 65		
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----	9,627 45		
Actual cash on hand-----			
Exchanges for clearing house-----	6,770 50		
Checks and other cash items-----			
Other resources-----	1,678 83		
Totals-----	\$114,265 42		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	7,500 00		
Other existing profits, collected, but not in undivided profits account-----	10 41		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	11,000 00		
Dividends unpaid-----			
Individual deposits subject to check-----	100 00		
Savings deposits-----	37,269 30		
Demand certificates of deposit-----			
Time certificates of deposit-----	19,363 53		
Certified checks-----			
Cashier's checks-----	50 00		
State, county and municipal deposits-----			
Postal savings deposits-----	12,000 00		
Other liabilities-----	2 18		
Totals-----	\$114,265 42		

## 279. HOME SAVINGS BANK OF WHITTIER—WHITTIER.

Incorporated October 31, 1903.

OFFICERS—J. Allen Osmun, President; A. H. Dunlap, Vice-President; A. C. Johnson, Cashier and Secretary; W. E. Butler, Treasurer and Assistant Cashier.  
 DIRECTORS—J. Allen Osmun, A. H. Dunlap, W. E. Butler, E. S. Chase, T. L. Gooch, A. L. Reed, E. W. Reider, S. M. Smith, C. Sorenson.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$253,268 80	\$253,268 80
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	\$5,029 22	35,891 86	90,921 18
Safe deposit vaults.....		14,968 00	14,968 00
Other real estate owned.....			
Due from other banks.....			
Due from other banks.....	311 32	18,335 29	18,646 61
Actual cash on hand.....	146 66	7,048 48	7,195 14
Exchanges for clearing house.....			
Checks and other cash items.....		1,210 45	1,210 45
Other resources.....			
Totals.....	\$5,487 30	\$350,722 88	\$356,210 18

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$5,000 00	\$35,000 00	\$40,000 00
Undivided profits, less expenses and taxes paid.....		10,000 00	10,000 00
Other existing profits, collected, but not in undivided profits account.....		5,435 70	5,435 70
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		2,400 00	2,400 00
Savings deposits.....	487 30		487 30
Demand certificates of deposit.....		290,082 18	290,082 18
Time certificates of deposit.....			
Certified checks.....		7,805 00	7,805 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$5,487 30	\$350,722 88	\$356,210 18

## 280. BANK OF NEWCASTLE—NEWCASTLE.

Incorporated July 6, 1907.

OFFICERS—F. E. Horne, President; F. L. Horne, Vice-President, Cashier, Secretary and Treasurer; Chas. E. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—F. L. Horne, John Henny, F. P. Henderson, F. E. Horne, Frank Tupper.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$88,063 34	\$23,880 00	\$111,943 34
Overdrafts-----		86 20		86 20
Bonds, warrants and other securities-----		1,628 55		1,628 55
Bank premises, furniture and fixtures-----				
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		3,275 85	400 44	3,676 29
Due from other banks-----		335 23		335 23
Actual cash on hand-----		6,260 20	449 00	6,709 20
Exchanges for clearing house-----				
Checks and other cash items-----		221 86		221 86
Other resources-----				
Totals-----		\$100,091 29	\$24,729 44	\$124,820 73
LIABILITIES.				
Capital stock paid in-----		\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----		400 00	200 00	1,100 00
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----				
Bills payable (including certificates of deposit representing money borrowed)-----		*1,486 63	44	1,485 69
Deposits due to banks-----		20,000 00		20,000 00
Deposits unpaid-----				
Individual deposits-----				
Savings deposits-----		43,286 35		43,286 35
Demand certificates of deposit-----			19,529 00	19,529 00
Time certificates of deposit-----		1,330 81		1,330 81
Certified checks-----		16,060 16		16,060 16
Cashier's checks-----				
State, county and municipal deposits-----				
Postal savings deposits-----				
Other liabilities-----				
Totals-----		\$100,091 29	\$24,729 44	\$124,820 73

\*Deficit.

## 281. BANK OF ARROYO GRANDE—ARROYO GRANDE.

Incorporated November 7, 1903.

OFFICERS.—M. R. Swall, President and Manager; S. A. Dana, Vice-President; J. S. Gibson, Cashier and Treasurer; W. A. Conrad, Jr., Secretary.

DIRECTORS.—M. R. Swall, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benchimol, Paul M. Gregg.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$68,198 26	\$78,695 00	\$146,893 26
Bonds, warrants and other securities-----	39 493		39 493
Bank premises, furniture and fixtures-----	53,100 35	4,400 00	57,500 35
Safe deposit vaults-----	14,500 00		14,500 00
Other real estate owned-----			
Due from reserve banks-----	22,546 30	2,327 50	2,327 50
Due from other banks-----		8,482 51	31,018 61
Actual cash on hand-----	10,561 16	3,089 51	13,650 47
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$168,966 00	\$86,994 12	\$255,960 12

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$85,000 00	\$15,000 00	\$50,000 00
Other existing profits, collected, but not in undivided profits account-----	1,500 00		1,500 00
Bills payable (including certificates of deposit representing money borrowed)-----	2,760 65	730 58	3,491 23
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	102,187 54		102,187 54
Savings deposits-----		79,863 54	79,863 54
Demand certificates of deposit-----	140 00		140 00
Time certificates of deposit-----	20,359 00	1,400 00	21,759 00
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	7,009 54		7,009 54
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$168,966 00	\$86,994 12	\$255,960 12



## 282. "BANK OF PACIFIC GROVE" — PACIFIC GROVE.

Incorporated November 17, 1903.

OFFICERS—O. S. Trimmer, President; Chas. D. Henry, Vice-President; P. H. Gonzales, Cashier, Secretary and Treasurer.  
 DIRECTORS—O. S. Trimmer, Chas. D. Henry, H. S. Ball, D. T. Welch, M. M. Gragg, E. S. Johnston, J. K. Miller.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Stocks—department.	Combined.
Loans and discounts.....	\$18,439 17	\$167,582 05	\$185,721 22
Overdrafts.....	216 03		216 03
Bonds, warrants and other securities.....	19,340 00	13,509 00	32,849 00
Bank premises, furniture and fixtures.....	18,637 00		18,637 00
Safe deposit vaults.....	3,222 00		3,222 00
Other real estate owned.....	2,316 35		2,316 35
Due from reserve banks.....	38,562 15	11,122 41	49,684 56
Due from other banks.....	74 63		74 63
Actual cash on hand.....	17,612 78	4,000 00	21,612 78
Exchanges for clearing house.....	210 00		210 00
Checks and other cash items.....	999 65		999 65
Other resources.....			
Totals.....	\$250,299 76	\$146,264 46	\$396,564 22

## LIABILITIES.

	Commercial department.	Stocks—department.	Combined.
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$20,000 00
Surplus.....	11,500 00	9,000 00	20,500 00
Undivided profits, less expenses and taxes paid.....	6,628 51	2,767 97	9,396 48
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	180,182 65		180,182 65
Savings.....			
Demand certificates of deposit.....	1,049 80	174,496 49	175,546 29
Time certificates of deposit.....	9,147 44		9,147 44
Certified checks.....	30 00		30 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$250,299 76	\$146,264 46	\$396,564 22

## 284. SAVINGS BANK OF MENDOCINO COUNTY—UKIAH.

Incorporated November 28, 1903.

OFFICERS—J. M. Mannon, President; J. L. McCracken, Vice-President; Arthur L. Tracy, Cashier and Treasurer; Dr. G. W. Stout, Secretary; L. V. Ray, Assistant Cashier.

DIRECTORS—F. T. Barker, J. M. Mannon, J. L. McCracken, George W. Stout, Otis Redemeyer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$17,529 19	\$207,147 55	\$254,676 74
Bonds, warrants and other securities.....	15 46		15 46
Bank premises, furniture and fixtures.....	33,634 50	67,037 95	100,672 45
Safe deposit vaults.....		2,767 50	2,767 50
Other real estate owned.....			
Due from reserve banks.....	16,224 88	150 00	150 00
Due from other banks.....	2,155 52	19,819 74	36,044 62
Actual cash on hand.....	9,625 00	8,808 94	2,155 52
Exchanges for clearing house.....			18,433 94
Checks and other cash items.....	458 08		458 08
Other resources.....	135 75	2,705 32	2,841 07
Totals.....	\$109,778 38	\$308,437 00	\$418,215 38

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	3,000 00	3,000 00	6,000 00
Other existing profits, collected, but not in undivided profits account.....	1,356 00	300 03	1,656 03
Bills payable (including certificates of deposit representing money borrowed).....	1,927 70	*783 69	1,144 01
Deposits due to banks.....			
Dividends unpaid.....	777 37		777 37
Individual deposits subject to check.....			
Savings deposits.....	58,480 47		58,480 47
Demand certificates of deposit.....		278,238 30	278,238 30
Time certificates of deposit.....			
Certified checks.....	3,047 81		3,047 81
Cashier's checks.....			
State, county and municipal deposits.....	670 55		670 55
Postal savings deposits.....	14,000 00		14,000 00
Other liabilities.....	1,342 73		1,342 73
	175 75	2,682 36	2,858 11
Totals.....	\$109,778 38	\$308,437 00	\$418,215 38

\*Deficit.

## 285. "CONTRA COSTA COUNTY BANK" — PITTSBURG (FORMERLY BLACK DIAMOND).

Incorporated November 30, 1903.

OFFICERS—W. C. Creed, President; W. J. Buchanan, Vice-President; G. Todaro, Cashier, Secretary and Treasurer; Miss N. Canevara, Assistant.

DIRECTORS—W. J. Buchanan, C. A. Hooper, W. C. Creed, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$806,329 75	\$143,329 55	\$949,659 10
Bonds, warrants and other securities	882 21		882 21
Bank premises, furniture and fixtures	2,670 00	50,312 00	52,982 00
Safe deposit vaults	1,726 88	8,617 69	10,344 57
Other real estate owned	2,373 31		2,373 31
Due from reserve banks	25,406 63		25,406 63
Due from other banks	5 19		5 19
Actual cash on hand	8,892 07	9,268 17	18,160 24
Exchanges for clearing house			
Checks and other cash items	39 78		39 78
Other resources	70 90	387 06	457 96
Totals	\$138,796 72	\$228,024 71	\$366,821 43

## LIABILITIES.

Capital stock paid in			
Surplus	\$37,300 00	\$12,500 00	\$50,000 00
Undivided profits, less expenses and taxes paid	3,000 00	13,000 00	16,000 00
Other existing profits, collected, but not in undivided profits account	362 37		362 37
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	860 62		860 62
Savings deposits	1,500 00		1,500 00
Demand certificates of deposit	92,723 63		92,723 63
Time certificates of deposit		176,611 76	176,611 76
Certified checks	1,515 00		1,515 00
Cashier's checks	450 00		450 00
State, county and municipal deposits	445 00		445 00
Postal savings deposits	240 10		240 10
Other liabilities		22,500 00	22,500 00
		3,412 95	3,412 95
Totals	\$138,796 72	\$228,024 71	\$366,821 43

# 286. SAN MATEO COUNTY SAVINGS BANK—REDWOOD CITY

Incorporated December 28, 1903.

OFFICERS—L. P. Behrens, President; A. D. Walsh, Vice-President; F. K. Towne, Cashier and Secretary; L. P. Behrens, Treasurer;  
E. R. Witchoed, Assistant Cashier.

DIRECTORS—L. P. Behrens, F. P. Chamberlain, Chas. Holbrook, E. Avenali, Geo. C. Ross, A. D. Walsh, J. L. Ross.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$539,471 11	
Overdrafts-----			
Bonds, warrants and other securities-----		147,386 00	
Bank premises, furniture and fixtures-----		11,500 00	
Safe deposit vaults-----			
Other real estate owned-----		5,419 00	
Due from reserve banks-----		50,384 07	
Due from other banks-----			
Actual cash on hand-----		13,000 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$767,160 18	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		25,000 00	
Other existing profits, collected, but not in undivided profits account-----		34,329 79	
Bills payable including certificates of deposit representing money borrowed-----			
Deposits due to banks-----			
Dividends unpaid-----		4,223 75	
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----		628,606 64	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$767,160 18	



**287. COMMERCIAL BANK OF UKIAH—UKIAH.**

Incorporated December 18, 1903.

OFFICERS—W. P. Thomas, President; H. B. Muir, Vice-President; H. B. Smith, Cashier, Secretary and Treasurer; J. G. Thomas, Assistant Cashier.  
 DIRECTORS—W. P. Thomas, H. B. Muir, P. Connolly, R. E. Donohoe, Geo. W. Scott.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$232,623 10		
Overdrafts.....	2,299 05		
Bonds, warrants and other securities.....	40,600 00		
Bank premises, furniture and fixtures.....	16,377 86		
Safe deposit vaults.....			
Other real estate owned.....	1,021 80		
Due from reserve banks.....	20,886 04		
Due from other banks.....	1,746 96		
Actual cash on hand.....	24,705 53		
Exchanges for clearing house.....			
Checks and other cash items.....	1,421 76		
Other resources.....	933 61		
Totals.....	\$342,615 71		

**LIABILITIES.**

Capital stock paid in.....	\$50,000 00
Surplus.....	30,000 00
Undivided profits, less expenses and taxes paid.....	625 65
Other existing profits, collected, but not in undivided profits account.....	3,685 00
Bills payable (including certificates of deposit representing money borrowed)	35,000 00
Deposits due to banks.....	27,020 43
Dividends unpaid.....	
Individual deposits subject to check.....	
Savings deposits.....	172,063 55
Demand certificates of deposit.....	
Time certificates of deposit.....	
Certified checks.....	
Cashier's checks.....	220 99
State, county and municipal deposits.....	
Postal savings deposits.....	24,000 00
Other liabilities.....	
Totals.....	\$342,615 71

# 288 AND 288A. THE ANALY SAVINGS BANK—SEBASTOPOL.

Incorporated February 18, 1904.

OFFICERS—Frank A. Brush, President; Robert Cunningham, Vice-President; A. B. Swain, Cashier, Secretary and Treasurer; E. F. Jewell, Assistant Cashier.

DIRECTORS—Frank A. Brush, Robert Cunningham, A. B. Swain, H. B. Morris, E. F. Jewell.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$140,187 64	\$199,012 47	\$339,200 11
Bonds, warrants and other securities	912 60		912 60
Bank premises, furniture and fixtures	32,237 50		32,237 50
Safe deposit vaults	22,200 00		22,200 00
Other real estate owned			
Due from reserve banks	16,730 89	4,000 00	20,730 89
Due from other banks			
Actual cash on hand	13,402 51	3,841 98	17,244 49
Exchanges for clearing house			
Checks and other cash items	2,681 96		2,681 96
Other resources			
Totals	\$228,253 10	\$206,854 45	\$435,107 55

## LIABILITIES.

Capital stock paid in			
Surplus	\$45,000 00	\$5,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	1,000 00	15,000 00	16,000 00
Other existing profits, collected, but not in undivided profits account	495 75		495 75
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	25,000 00		25,000 00
Deposits unpaid			
Individual deposits subject to check	1,512 00		1,512 00
Savings deposits	109,631 69		109,631 69
Demand certificates of deposit		180,729 45	180,729 45
Time certificates of deposit			
Certified checks	5,468 73		5,468 73
Cashier's checks	16,271 75	6,125 00	22,396 75
State, county and municipal deposits	83 45		83 45
Postal savings deposits	23,500 00		23,500 00
Other liabilities	184 01		184 01
	105 72		105 72
Totals	\$228,253 10	\$206,854 45	\$435,107 55

Note.—The above statement includes the business of the Forestville branch office.

## 289. SOUTH PASADENA SAVINGS BANK—SOUTH PASADENA.

Incorporated February 23, 1904.

OFFICERS—E. T. Grau, President and Treasurer; W. M. Eason, Vice-President; A. P. Manning, Cashier and Secretary; W. C. Springer, Assistant Cashier.  
 DIRECTORS—Jonathan S. Dodge, John H. Jacobs, E. T. Grau, W. M. Eason, W. J. Filley, W. C. Springer, H. C. Mason, A. P. Manning, Wm. Henry Smith.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$50,653 48	\$155,214 92	\$205,868 40
Bonds, warrants and other securities.....	34 62		34 62
Bank premises, furniture and fixtures.....	13,607 56	11,921 95	24,829 51
Safe deposit vaults.....	1,830 00	1,815 76	3,145 76
Other real estate owned.....			
Due from reserve banks.....	4,073 86	4,073 86	4,073 86
Due from other banks.....	7,705 06	17,361 61	25,067 67
Actual cash on hand.....			
Exchanges for clearing house.....	4,879 74	6,670 98	11,550 72
Checks and other cash items.....			
Other resources.....		132 68	132 68
Totals.....	\$78,211 46	\$196,491 76	\$274,703 22

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$10,000 00	\$15,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	700 00	4,900 00	5,600 00
Other existing profits, collected, but not in undivided profits account.....	383 16	785 59	1,168 75
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	58,275 11	1,000 00	1,000 00
Savings deposits.....		163,025 36	163,025 36
Demand certificates of deposit.....		7,232 41	7,232 41
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	2,053 19		2,053 19
State, county and municipal deposits.....	6,800 00	4,548 40	11,348 40
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$78,211 46	\$196,491 76	\$274,703 22

## 291. "THE SAVINGS AND LOAN COMPANY OF SAN MATEO COUNTY"—REDWOOD CITY.

Incorporated March 11, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; J. P. Weller, Secretary and Manager; D. W. Williams, Cashier and Treasurer; F. E. Fitzpatrick, Assistant Cashier.  
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, M. T. Frietas, D. W. Williams, E. H. Sampson, Jas. T. Casey, D. R. Stafford.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
Combined.		
Loans and discounts-----		\$198,925 00
Overdrafts-----		
Bonds, warrants and other securities-----		
Bank premises, furniture and fixtures-----		28,425 00
Safe deposit vaults-----		
Other real estate owned-----		6,000 00
Due from reserve banks-----		7,218 59
Due from other banks-----		
Actual cash on hand-----		5,535 76
Exchanges for clearing house-----		
Checks and other cash items-----		
Other resources-----		
Totals-----	\$246,104 35	
LIABILITIES.		
Capital stock paid in-----		
Surplus-----		\$25,850 00
Undivided profits, less expenses and taxes paid-----		2,700 00
Other existing profits, collected, but not in undivided profits account-----		5,451 49
Bills payable (including certificates of deposit representing money borrowed)-----		
Deposits due to banks-----		
Dividends unpaid-----		112 25
Individual deposits subject to check-----		
Savings deposits-----		211,990 61
Demand certificates of deposit-----		
Time certificates of deposit-----		
Certified checks-----		
Cashier's checks-----		
State, county and municipal deposits-----		
Postal savings deposits-----		
Other liabilities-----		
Totals-----	\$246,104 35	

NOTE.—Changed name from Savings and Trust Company of San Mateo County January 5, 1914.



# 292, 292B, 292D, 292E, 292F, 292G AND 292H, HOME SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

OFFICERS—O. J. Wigdal, President; F. M. Douglass, Vice-President; J. W. Phelps, Vice-President; Boyle Workman, Vice-President; H. J. Whitley, Vice-President; F. L. Thompson, Cashier; A. M. Brown, Secretary; J. A. Murphy, Treasurer; H. A. Hawley, Assistant Cashier; H. M. Coffin, Assistant Cashier; Edw. B. Mong, Assistant Cashier; Geo. E. Reid, Assistant Cashier and Assistant Secretary.

DIRECTORS—Russ Avery, Wm. Bowen, Walter J. Wren, F. M. Douglass, Herbert J. Goudge, E. M. Guthrie, George Hanna, C. B. Jones, R. B. Lane, John A. Murphy, Geo. R. Murdock, W. E. Oliver, J. W. Phelps, T. A. Thompson, H. J. Whitley, O. J. Wigdal, Boyle Workman.

Statement of June 30, 1914.

RESOURCES.			LIABILITIES.		
	Commercial department.	Savings department.			
Loans and discounts.....	\$1,642,117 87	\$3,377,900 87	Capital stock paid in.....		
Overdrafts.....	2,109 45		Surplus.....		
Bonds, warrants and other securities.....	85,606 02	690,558 16	Undivided profits, less expenses and taxes paid.....	\$300,000 00	\$1,000,000 00
Bank premises, furniture and fixtures.....	50,515 67	105,908 87	Other existing profits, collected, but not in undivided profits account.....	22,300 00	41,000 00
Safe deposit vaults.....	30,000 00	63,917 58	Bills payable (including certificates of deposit representing money borrowed).....	1,929 57	37,769 77
Other real estate owned.....		6,000 00	Deposits due to banks.....		
Due from reserve banks.....	185,517 33	339,040 47	Dividends unpaid.....	164,678 65	164,678 65
Due from other banks.....	11,493 44	59,761 66	Individual deposits subject to check.....		17,823 50
Actual cash on hand.....	294,131 75	120,000 00	Savings deposits.....	17,823 50	1,605,775 93
Exchanges for clearing house.....	111,677 10		Demand certificates of deposit.....	3,962,441 07	3,962,441 07
Checks and other cash items.....	5,778 01		Time certificates of deposit.....	142,214 61	142,214 61
Other resources.....	45,177 23	543 88	Certified checks.....		96,513 11
Totals.....	\$2,394,123 87	\$5,363,631 49	Cashier's checks.....	5,197 06	5,197 06
			State, county and municipal deposits.....	152,019 05	152,019 05
			Postal savings deposits.....	394,653 61	394,653 61
			Other liabilities.....	137,660 00	137,660 00
			Totals.....	\$2,394,123 87	\$7,757,755 86

NOTE.—The above statement includes the business of the Central avenue, Second and Spring streets, East First street, Vernon and Central avenues, South Vermont avenue, and Vernon and Moneta avenues branch offices.

## 293. "FIRST BANK OF HIGHLAND"—HIGHLAND.

Incorporated March 28, 1904.

OFFICERS—N. L. Levering, President; C. A. Sherrod, Vice-President; J. M. Spaulding, Cashier, Secretary and Treasurer.  
 DIRECTORS—N. L. Levering, C. A. Sherrod, R. A. Boyd, M. M. Randall, F. H. Cole, Jno. A. Rely, H. H. Lienau, J. E. Allen, G. V. Cadwallader.

Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$126,226 82	\$42,808 85	\$169,125 67
Overdrafts-----	232 88		232 88
Bonds, warrants and other securities-----	22,765 98	1,650 00	24,415 98
Bank premises, furniture and fixtures-----	14,200 00		14,200 00
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	26,408 48	1,689 87	28,098 35
Due from other banks-----			
Actual cash on hand-----	9,872 46	871 00	10,743 46
Exchanges for clearing house-----			
Cheeks and other cash items-----	1,588 63		1,588 63
Other resources-----			
Totals-----	\$201,294 85	\$47,109 72	\$248,404 57
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$30,000 00	\$5,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid-----	7,500 00	500 00	8,000 00
Other existing profits, collected, but not in undivided profits account-----	1,801 86	96 22	1,898 08
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----	1,280 00		1,280 00
Individual deposits subject to check-----	104,994 95		104,994 95
Savings deposits-----		41,513 50	41,513 50
Demand certificates of deposit-----	13,854 00		13,854 00
Time certificates of deposit-----	23,995 19		23,995 19
Certified checks-----	300 00		300 00
Cashier's checks-----	548 85		548 85
State, county and municipal deposits-----	17,000 00		17,000 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$201,294 85	\$47,109 72	\$248,404 57

## 294. THE STATE BANK OF DUNSMUIR—DUNSMUIR

Incorporated April 2, 1904.

OFFICERS—George Engwicht, President; G. A. Hutaft, Vice-President; I. S. Erbentraut, Cashier, Secretary and Treasurer; T. S. DeHaven, Assistant Cashier.

DIRECTORS—A. Levy, George Engwicht, B. K. Collier, G. A. Hutaft, A. A. Conger.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$69,339 07		
Overdrafts		473 09		
Bonds, warrants, and other securities		48,384 48		
Bank premises, furniture and fixtures		13,402 87		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		16,904 69		
Due from other banks				
Actual cash on hand		11,470 70		
Exchanges for clearing house				
Checks and other cash items		17 98		
Other resources		219 73		
Totals		\$160,112 61		
LIABILITIES.				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		4,500 00		
Other existing profits, collected, but not in undivided profits account		2,011 28		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks		5,000 00		
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		93,086 57		
Demand certificates of deposit				
Time certificates of deposit		4,467 10		
Certified checks		10,625 00		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		12,000 00		
Other liabilities		3,376 99		
		45 67		
Totals		\$160,112 61		

## 295. UNION SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated April 11, 1904.

Officers—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President; B. W. Cave, Cashier, Secretary and Treasurer; Thos. A. Ogden, Assistant Cashier.  
 Directors—H. H. Ford, E. M. Lyon, M. M. Phinney, B. W. Cave, C. A. Tripp, M. W. Hill, K. H. Field, F. C. Hornby, C. J. Curtis, L. M. King.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$402,633 69	
Overdrafts			
Bonds, warrants, and other securities		72,758 56	
Bank premises, furniture and fixtures		2,000 00	
Safe deposit vaults			
State deposit vaults			
Other real estate owned			
Due from reserve banks		97,379 24	
Due from other banks			
Actual cash on hand		15,128 20	
Exchanges for clearing house		62 11	
Checks and other cash items			
Other resources			
Totals		\$789,961 80	

## LIABILITIES.

Capital stock paid in			
Surplus		\$50,000 00	
Undivided profits, less expenses and taxes paid		26,000 00	
Other existing profits, collected, but not in undivided profits account		14,400 69	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Individual deposits		664,141 71	
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit		11,420 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		24,000 00	
Postal savings deposits		1,000 00	
Other liabilities			
Totals		\$789,961 80	



## 296. BANK OF WILLITS—WILLITS.

Incorporated April 11, 1904.

OFFICERS—W. A. S. Foster, President; Jesse W. Lilienthal, Vice-President; W. H. Baechtel, Cashier, Secretary and Treasurer; C. M. Walker, Assistant Cashier.  
 DIRECTORS—W. A. S. Foster, Jesse W. Lilienthal, A. J. Fairbanks, W. H. Baechtel, P. I. Lancaster.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$315,366 84		
Overdrafts			
Bonds, warrants, and other securities	67,790 00		
Bank premises, furniture and fixtures	13,187 80		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	35,757 50		
Due from other banks	216 49		
Actual cash on hand	21,637 00		
Exchanges for clearing house	44 62		
Checks and other cash items	1,194 39		
Other resources			
Totals	\$455,194 83		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	30,000 00		
Undivided profits, less expenses and taxes paid	15,376 94		
Other existing profits, collected, but not in undivided profits account	5,656 60		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	730 00		
Savings deposits	215,974 66		
Demand certificates of deposit			
Time certificates of deposit	1,543 93		
Certified checks	113,449 89		
Cashier's checks	62 00		
State, county and municipal deposits	17 50		
Postal savings deposits	19,000 00		
Other liabilities	3,363 31		
Totals	\$455,194 83		

## 297. BANK OF RIO VISTA—RIO VISTA.

Incorporated April 12, 1904.

OFFICERS—L. P. Larson, President; Peter Hamilton, Vice-President; J. W. Hamilton, Cashier; Secretary and Treasurer.  
 DIRECTORS—L. P. Larson, R. D. Robbins, Peter Hamilton, F. F. Herlinger, George H. Butler, Dan McCormack, J. W. Hamilton.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$27,811 63	\$144,820 38	\$172,632 01
Overdrafts.....	1,648 33		1,648 33
Bonds, warrants, and other securities.....	78,326 05	58,383 95	106,709 03
Bank premises, furniture and fixtures.....		7,000 00	7,000 00
Sale deposit vaults.....			
Other real estate owned.....			
Due from other banks.....	48,330 70	7,318 22	55,648 92
Due from other banks.....			
Actual cash on hand.....	22,362 22	8,950 84	31,313 06
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$378,479 53	\$197,073 02	\$575,552 55

## LIABILITIES.

Capital stock paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	20,000 00		20,000 00
Undivided profits, less expenses and taxes paid.....	1,541 85	1,054 65	2,596 50
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	30,000 00		30,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	173,338 56		173,338 56
Savings deposits.....		171,018 37	171,018 37
Demand certificates of deposit.....	12,270 41		12,270 41
Time certificates of deposit.....	58,330 30		58,330 30
Certified checks.....	2,575 25		2,575 25
Cashier's checks.....			
State, county and municipal deposits.....	30,000 00		30,000 00
Postal savings deposits.....	418 46		418 46
Other liabilities.....	4 70		4 70
Totals.....	\$378,479 53	\$197,073 02	\$575,552 55

## 300. CITIZENS' BANK OF VISALIA—VISALIA.

Incorporated May 24, 1907.

OFFICERS—W. A. Zimmerman, President; J. R. Hitchcock, Vice-President; R. F. Cross, Vice-President, Assistant Cashier and Assistant Secretary; V. L. Hughes, Cashier and Treasurer; J. H. Bliss, Secretary.

DIRECTORS—J. R. Hitchcock, J. R. Robinson, C. J. Shannon, R. F. Cross, C. B. Lillie, W. A. Zimmerman, J. Zimmerman, C. E. Lamme.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$40,638 41	\$16,179 46	\$56,817 87
Overdrafts.....				
Bonds, warrants, and other securities.....		8,000 00		9,500 00
Bank premises, furniture and fixtures.....		5,650 00	1,500 00	5,650 00
Safe deposit vaults.....		374 50		374 50
Other real estate owned.....				
Due from reserve banks.....				
Due from other banks.....		7,708 02		7,708 02
Actual cash on hand.....		6,416 65	1,210 31	7,626 96
Exchanges for clearing house.....		229 37		229 37
Checks and other cash items.....		33,311 83		33,311 83
Other resources.....				
Totals.....		\$102,328 78	\$18,889 77	\$121,218 55
LIABILITIES.				
Capital stock paid in.....		\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....				
Undivided profits, less expenses and taxes paid.....			520 37	520 37
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....		10,000 00		10,000 00
Deposits due to banks.....				
Deposits unpaid.....				
Individual deposits subject to check.....		21,918 75		21,918 75
Savings deposits.....			13,369 40	13,369 40
Demand certificates of deposit.....		1 00		1 00
Time certificates of deposit.....		1,800 00		1,800 00
Certified checks.....		366 00		366 00
Cashier's checks.....		228 03		228 03
State, county and municipal deposits.....		23,000 00		23,000 00
Postal savings deposits.....				
Other liabilities.....		15 00		15 00
Totals.....		\$102,328 78	\$18,889 77	\$121,218 55

## 301. PEOPLE'S BANK OF BENICIA—BENICIA.

Incorporated June 15, 1904.

OFFICERS—W. L. Crooks, President; L. W. Kuhlman, Vice-President; Jacob Kullman, Secretary and Treasurer; Miss O. Bandel, Assistant Cashier.  
 DIRECTORS—W. L. Crooks, L. W. Kuhlman, D. J. Quinn, Alex. McKay, Joe Enos, A. J. Pine, J. Kullman.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$132,330 27	\$64,210 00	\$196,540 27
Bonds, warrants, and other securities-----	2,500 00		2,500 00
Bank premises, furniture and fixtures-----	15,000 00	4,000 00	19,000 00
Safe deposit vaults-----			
Real estate owned-----			
Due from reserve banks-----	67,507 57	11,906 84	79,414 41
Due from other banks-----	553 23		553 23
Actual cash on hand-----	13,788 70	2,730 84	16,519 54
Exchanges for clearing house-----			
Cheques and other cash items-----			
Other resources-----			
Totals-----	\$231,816 07	\$82,927 68	\$314,743 75

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid-----	3,983 18	726 65	4,709 83
Other existing profits, collected, but not in undivided profits account-----	517 13	59 69	576 82
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	12 00	240 00	252 00
Savings deposits-----	173,936 52		173,936 52
Demand certificates of deposit-----		71,901 34	71,901 34
Time certificates of deposit-----	11,941 42		11,941 42
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	1,425 82		1,425 82
Other liabilities-----			
Totals-----	\$231,816 07	\$82,927 68	\$314,743 75



## 302. "SAVINGS BANK OF POMONA"—POMONA.

Incorporated July 7, 1904.

Officers—Wm. Benesh, President; W. M. Lattin, Vice-President; E. Hinman, Vice-President; Chas. D. Baker, Secretary, Treasurer and Cashier.  
 Directors—William Benesh, E. Hinman, J. M. Booth, Chas. P. Curran, H. B. Miller, G. S. Phillips, S. C. Pitzer, W. S. Hufford, W. M. Lattin.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$245,066 22	
Bonds, warrants, and other securities				
Bank premises, furniture and fixtures			24,140 00	
Safe deposit vaults			4,000 00	
Other real estate owned			2,000 00	
Due from reserve banks				
Due from other banks			52,653 99	
Actual cash on hand				
Exchanges for clearing house			7,935 16	
Checks and other cash items			1,994 71	
Other resources				
<b>Totals</b>			\$386,990 08	
LIABILITIES.				
Capital stock paid in				
Surplus				
Undivided profits, less expenses and taxes paid			\$50,000 00	
Other existing profits, collected but not in undivided profits account			12,500 00	
Bills payable (including certificates of deposit representing money borrowed)			6,385 23	
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check			2,000 00	
Savings deposits				
Demand certificates of deposit			280,642 76	
Time certificates of deposit				
Certified checks			14,475 56	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits			21,006 53	
Other liabilities			30 00	
<b>Totals</b>			\$386,990 08	

Note.—Changed name from Savings Bank and Trust Company of Pomona May 25, 1914.

## 303. FIRST STATE BANK OF CLOVIS—CLOVIS.

Incorporated August 6, 1904.

Officers—R. Norrish, President; O. I. Chamberlain, Vice-President; Chas. T. Royburn, Secretary, Treasurer and Cashier; Thos. Lawson, Jr., Assistant Cashier.

Directors—R. Norrish, O. I. Chamberlain, Chas. T. Royburn, Thos. Hawison, Jr., R. E. L. Good.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$117,392 57		
Overdrafts		607 70		
Bonds, warrants and other securities				
Bank premises, furniture and fixtures		1,000 00		
Safe deposit vaults				
Other real estate owned		1,414 64		
Due from reserve banks		291 54		
Actual cash on hand		4,127 81		
Exchanges for clearing house				
Checks and other cash items		1,219 09		
Other resources		3 46		
Totals		\$125,966 81		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus		8,500 00		
Undivided profits, less expenses and taxes paid		2,704 96		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		13,000 00		
Deposits due to banks				
Deposits unpaid				
Individual deposits subject to check		58,371 36		
Savings deposits				
Demand certificates of deposit		1,082 00		
Time certificates of deposit		16,568 91		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$125,966 81		

## 304. "HOME SAVINGS BANK OF VENTURA" — VENTURA.

Incorporated September 10, 1904.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edgar W. Carne, Secretary, Treasurer and Cashier; Chas. H. Carne, Assistant Cashier.  
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, Edwin F. Baker, Juan E. Camarillo, Henry W. Connor, John Lagomarsino.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....				
Overdrafts.....			\$292,200 00	
Bonds, warrants and other securities.....				
Bank premises, furniture and fixtures.....			23,415 00	
Safe deposit vaults.....			800 00	
Other real estate owned.....			1,000 00	
Due from reserve banks.....				
Due from other banks.....			5,492 80	
Actual cash on hand.....			30,362 88	
Exchanges for clearing house.....			2,289 38	
Checks and other cash items.....				
Other resources.....				
Totals.....			\$325,567 06	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....				
Undivided profits, less expenses and taxes paid.....			\$40,000 00	
Other existing profits, collected, but not in undivided profits account.....			10,000 00	
Bills payable (including certificates of deposit representing money borrowed).....			4,515 00	
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			250,652 06	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			20,400 00	
Other liabilities.....				
Totals.....			\$325,567 06	

### 306. OXNARD SAVINGS BANK—OXNARD.

Incorporated October 4, 1904.

OFFICERS.—T. A. Rice, President; Chas. Donlon, Vice-President; Geo. E. Hume, Secretary and Cashier; Justin Petit, Treasurer; H. P. Spear, Assistant Secretary.

DIRECTORS.—T. A. Rice, Geo. E. Hume, Frank Petit, Justin Petit, Chas. Donlon.

#### Statement of June 30, 1914.

##### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$332,205 97	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		10,454 39	
Due from other banks.....		2,916 12	
Actual cash on hand.....		7,013 25	
Exchanges for clearing house.....			
Checks and other cash items.....		175 46	
Other resources.....			
Totals.....		\$352,765 19	

##### LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		25,000 00	
Other existing profits, collected, but not in undivided profits account.....		15,469 17	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		287,296 02	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$352,765 19	



## 307. "REDWOOD CITY COMMERCIAL BANK"—REDWOOD CITY.

Incorporated October 10, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; John P. Weller, Secretary and Manager; D. W. Williams, Cashier; F. E. Fitzpatrick, Assistant Cashier.  
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, E. H. Sampson, D. R. Stafford, J. T. Casey, D. W. Williams, M. T. Freitas.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$124,097 11		
Overdrafts.....		479 11		
Bonds, warrants and other securities.....		24,863 86		
Bank premises, furniture and fixtures.....		3,073 46		
Safe deposit vaults.....				
Other real estate owned.....		1,976 40		
Due from reserve banks.....		27,388 86		
Due from other banks.....		1,790 10		
Actual cash on hand.....		9,769 44		
Exchanges for clearing house.....				
Checks and other cash items.....		938 00		
Other resources.....		2,630 00		
Totals.....		\$197,056 43		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$62,875 00		
Undivided profits, less expenses and taxes paid.....		7,000 00		
Other existing profits, collected, but not in undivided profits account.....		2,960 03		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		110,471 94		
Savings deposits.....				
Demand certificates of deposit.....		150 00		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....		60 00		
State, county and municipal deposits.....				
Postal savings deposits.....		13,539 46		
Other liabilities.....				
Totals.....		\$197,056 43		





## 308. SOUTHERN TRUST COMPANY—LOS ANGELES.

Incorporated October 24, 1904.

Officers—J. F. Sartori, President and Manager; M. S. Hellman, Vice-President; Chas. Toll, Vice-President; W. H. Booth, Vice-President; W. A. Ellis, Secretary and Treasurer; W. D. Longyear, Cashier; C. W. Brown, Assistant Cashier.  
 Directors—J. F. Sartori, M. S. Hellman, W. H. Booth, Chas. H. Toll, W. D. Longyear.

## Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts					
Overdrafts					
Bonds, warrants and other securities					
Bank premises, furniture and fixtures			\$100,000 00	\$100,000 00	\$200,000 00
Sale deposit vaults					
Other real estate owned					
Due from reserve banks		25,008 82		38,773 72	63,782 54
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Other resources					
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	691,746 02 444,088 88 1,135,834 90
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property					691,746 02 444,088 88
Totals			\$1,171,774 22	\$138,773 72	\$1,310,548 04
LIABILITIES.					
Capital stock paid in					
Surplus					
Undivided profits, less expenses and taxes paid					
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Personal assets received from executors, administrators, assignees, receivers or trustees					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court				Private trusts not under supervision of State Banking Department	1,071,774 22 1,071,774 22
Totals			\$1,171,774 22	\$138,773 72	\$1,310,548 04



## 309. SIERRA VALLEY BANK—LOYALTON.

Incorporated September 1, 1906.

OFFICERS—A. S. Nichols, President; Peter Scalari, Vice-President; W. H. Duncan, Secretary, Treasurer, Manager and Cashier; E. W. Weston, Assistant Cashier.

DIRECTORS—A. S. Nichols, Geo. H. Taylor, W. H. Duncan, Matteo Ramelli, Peter Scalari.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$86,927 02		
Overdrafts		14 86		
Bonds, warrants and other securities		19,752 15		
Bank premises, furniture and fixtures		1,550 00		
Safe deposit vaults				
Other real estate owned		1,500 00		
Due from reserve banks		8,406 31		
Due from other banks		623 24		
Actual cash on hand				
Exchanges for clearing house		6,905 25		
Checks and other cash items				
Other resources				
Totals		\$125,878 83		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus		1,600 00		
Undivided profits, less expenses and taxes paid		272 21		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		3,500 00		
Notes rediscounted		9,800 00		
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		56,684 26		
Savings deposits				
Demand certificates of deposit		1,112 50		
Time certificates of deposit		13,889 08		
Certified checks		2 35		
Cashier's checks		294 13		
State, county and municipal deposits		12,500 00		
Postal savings deposits		1,224 30		
Other liabilities				
Totals		\$125,878 83		

Note.—Certificate issued June 12, 1914, authorizing addition of savings department, not yet opened.

## 310. HOLLYWOOD SAVINGS BANK—HOLLYWOOD.

Incorporated December 19, 1904.

OFFICERS—Joseph W. Norvell, President; J. E. Law, Vice-President; J. P. Roberts, Secretary, Treasurer and Cashier; L. M. Beatty, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Robert Hale, C. A. Fritchburg, A. J. Witherell, Alan Gardner, J. Eugene Law, Jos. W. Norvell, C. B. Walker.

## Statement of June 30, 1914.

RESOURCES.			
Loans and discounts.	Commercial department.	Savings department.	Combined.
Overdrafts		\$157,900 91	
Bonds, warrants and other securities		14,800 52	
Bank premises, furniture and fixtures		15,440 02	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		4,638 12	
Due from other banks			
Actual cash on hand		4,057 85	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$196,946 42	
LIABILITIES.			
Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		5,400 00	
Other existing profits, collected, but not in undivided profits account		611 27	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		103,298 22	
Demand certificates of deposit			
Time certificates of deposit		49,327 43	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities		229 60	
Totals		\$196,946 42	

## 311. THE MAYFIELD BANK—MAYFIELD.

Incorporated December 30, 1904.

OFFICERS—Ed C. Ellet, President; Jos. P. Ponce, Vice-President; Charles Ellet, Secretary, Treasurer and Cashier.  
 DIRECTORS—J. P. Ponce, L. Distel, G. R. Parkinson, E. D. Carothers, J. R. Mesa, Ed C. Ellet, M. Carney, Fred S. Adams.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$24,801 25	\$64,801 12	\$89,602 37
Overdrafts.....	13,584 00	1,730 00	15,314 00
Bonds, warrants and other securities.....	6,000 00	6,000 00	12,000 00
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	7,170 80	1,046 02	1,046 02
Due from other banks.....		9,531 08	16,701 88
Actual cash on hand.....	4,096 69	2,361 76	6,428 45
Exchanges for clearing house.....			
Checks and other cash items.....	5 52	26	5 78
Other resources.....			
Totals.....	\$35,718 26	\$85,540 24	\$141,258 50

## LIABILITIES.

Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	3,300 00	1,500 00	4,800 00
Undivided profits, less expenses and taxes paid.....	191 76	1,136 70	1,328 46
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	25,196 43		25,196 43
Demand certificates of deposit.....		73,103 54	73,103 54
Time certificates of deposit.....	71 25		71 25
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	11,290 00		11,290 00
Other liabilities.....	758 82		758 82
Totals.....	\$55,718 26	\$85,540 24	\$141,258 50

Note—Changed name from Mayfield Bank and Trust Company May 5, 1914.

## 312. "UNION SAVINGS BANK"—SANTA ROSA.

Incorporated January 24, 1905.

OFFICERS—J. H. Brush, President; R. F. Crawford, Vice-President; F. A. Brush, Secretary, Treasurer and Cashier; H. W. Beardin, Assistant Cashier.  
 DIRECTORS—J. H. Brush, F. A. Brush, I. H. Brush, R. F. Crawford, D. P. Anderson, C. H. Thompson, J. E. Clark.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$23,647 49	
Overdrafts-----			
Bonds, warrants and other securities-----		29,900 00	
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		1,540 00	
Due from reserve banks-----		47,131 79	
Due from other banks-----			
Actual cash on hand-----		14,456 25	
Exchanges for clearing house-----			
Checks and other cash items-----		40 00	
Other resources-----		329 86	
Totals-----		\$722,045 39	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		17,500 00	
Other existing profits, collected, but not in undivided profits account-----		6,216 76	
Bills payable (including certificates of deposit representing money borrowed)-----		345 79	
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demanded certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----		635,984 84	
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		12,000 00	
Other liabilities-----			
Totals-----		\$722,045 39	

NOTE.—Changed name from "Union Trust Savings Bank" April 3, 1914.



## 313. SALINAS VALLEY SAVINGS BANK SALINAS.

Incorporated January 28, 1905.

GEORGE J. H. MENKE, President; J. K. Alexander, Vice-President; C. J. Whisman, Secretary, Treasurer, Manager and Cashier;  
 E. W. Painting, Assistant Cashier; W. F. Menke, Assistant Cashier.  
 DIRECTORS—J. H. Menke, J. K. Alexander, Chas. L. Plodia, T. Tavernetti, Walter Wallace, Dr. S. B. Gordon, John Olsen, Geo. J. Fiese, John Berges.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$346,027 00	
Overdrafts.....		86,150 00	
Bonds, warrants and other securities.....		27,000 00	
Bank premises, furniture and fixtures.....		1,750 00	
Sale deposit yields.....		12,021 50	
Other real estate owned.....		62,555 23	
Due from reserve banks.....		14,490 37	
Due from other banks.....			
Actual cash on hand.....		125 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$770,049 10	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....		\$50,000 00	
Other existing profits, collected, but not in undivided profits account.....		23,000 00	
Bills payable (including certificates of deposit representing money borrowed).....		19,998 29	
Deposits due to banks.....			
Deposits unpaid.....		1 25	
Individual deposits subject to check.....			
Savings deposits.....		677,106 00	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		233 47	
Totals.....		\$770,049 10	

## 317. BANK OF FORTUNA—FORTUNA.

Incorporated March 2, 1905.

OFFICERS—E. W. Haight, President; I. H. Van Duzer, Vice-President; Fred P. Newell, Secretary, Treasurer and Cashier; Gordon R. Legg, Assistant Cashier.

DIRECTORS—E. W. Haight, I. H. Van Duzer, Fred P. Newell, M. P. Hansen, Frank W. Luther, Geo. H. Newell, G. W. Williams.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$87,434 54	\$82,337 16	\$169,771 70
Bonds, warrants and other securities-----	113 54		113 54
Bank premises, furniture and fixtures-----	7,320 80	21,177 45	28,698 25
Safe deposit vaults-----	1,565 00	14,500 00	16,065 00
Other real estate owned-----			
Due from reserve banks-----	20,328 73	12,175 36	32,504 09
Due from other banks-----			
Actual cash on hand-----	7,148 75	8,984 08	16,132 83
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----	861 84		861 84
Totals-----	\$124,973 20	\$139,174 05	\$264,147 25

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	6,500 00	6,000 00	12,500 00
Other existing profits, collected, but not in undivided profits account-----	884 15	329 90	1,164 05
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----	126 00		126 00
Individual deposits subject to check-----	95,933 20		95,933 20
Savings deposits-----			
Demand certificates of deposit-----	962 45	121,598 16	121,598 16
Time certificates of deposit-----		750 00	750 00
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	5,597 40		5,597 40
Postal savings deposits-----		495 99	495 99
Other liabilities-----			
Totals-----	\$124,973 20	\$139,174 05	\$264,147 25

## 319. MODESTO SAVINGS BANK—MODESTO.

Incorporated March 8, 1905.

OFFICERS—J. R. Broughton, President; Geo. A. Cresscy, Vice-President, Secretary and Treasurer; W. T. Scoon, Assistant Secretary and Cashier; D. K. Young, Assistant Cashier.  
 DIRECTORS—Geo. A. Cresscy, A. L. Cresscy, J. R. Broughton, C. R. Tillson, J. J. McMahon, T. J. Wisecarver, L. W. Shearer.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
Loans and discounts.....		\$625,046 00
Overdrafts.....		
Bonds, warrants and other securities.....		15,818 00
Bank premises, furniture and fixtures.....		
Safe deposit vaults.....		
Other real estate owned.....		15,886 07
Due from reserve banks.....		
Due from other banks.....		
Actual cash on hand.....		12,426 71
Exchanges for clearing house.....		
Checks and other cash items.....		
Other resources.....		
Totals.....		\$779,156 78
LIABILITIES.		
Capital stock paid in.....		\$100,000 00
Surplus.....		30,000 00
Undivided profits, less expenses and taxes paid.....		17,453 01
Other existing profits, collected, but not in undivided profits account.....		
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits due to banks.....		
Dividends unpaid.....		
Individual deposits subject to check.....		
Savings deposits.....		515,535 41
Demand certificates of deposit.....		
Time certificates of deposit.....		16,108 36
Certified checks.....		
Cashier's checks.....		
State, county and municipal deposits.....		
Postal savings deposits.....		
Other liabilities.....		
Totals.....		\$779,156 78

## 321. ESCONDIDO SAVINGS BANK—ESCONDIDO.

Incorporated March 28, 1905.

OFFICERS—A. W. Wohlford, President; G. V. Thomas, Vice-President; E. E. Turrentine, Secretary, Treasurer and Cashier.  
 DIRECTORS—A. W. Wohlford, E. E. Turrentine, G. V. Thomas, Alexander Stewart, J. H. Sampson, Arthur B. Jones, E. G. Logan.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
		Combined.
Loans and discounts-----		
Overdrafts-----		\$180,267 49
Bonds, warrants and other securities-----		
Bank premises, furniture and fixtures-----		14,125 00
Safe deposit vaults-----		744 00
Other real estate owned-----		
Due from reserve banks-----		600 00
Due from other banks-----		17,683 27
Actual cash on hand-----		
Exchanges for clearing house-----		19,818 64
Checks and other cash items-----		167 84
Other resources-----		
Totals-----		\$232,803 24
LIABILITIES.		
Capital stock paid in-----		
Surplus-----		\$25,000 00
Undivided profits, less expenses and taxes paid-----		12,300 00
Other existing profits, collected, but not in undivided profits account-----		5,172 53
Bills payable (including certificates of deposit representing money borrowed)-----		
Deposits due to banks-----		
Dividends unpaid-----		
Individual deposits subject to check-----		
Savings deposits-----		150,334 64
Demand certificates of deposit-----		
Time certificates of deposit-----		30,799 07
Certified checks-----		
Cashier's checks-----		
State, county and municipal deposits-----		9,000 00
Postal savings deposits-----		
Other liabilities-----		
Totals-----		\$232,806 24



## 322. "BANK OF ANDERSON"—ANDERSON.

Incorporated March 31, 1905.

OFFICERS—W. C. Barkuloo, President; E. L. Story, Vice-President; H. E. Black, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. C. Barkuloo, E. L. Story, S. G. Roycroft, A. M. Barkuloo, A. C. Burbank.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$83,248 73	\$138,641 33	\$201,890 06
Bonds, warrants and other securities-----	758 49		758 49
Bank premises, furniture and fixtures-----	8,934 34	34,250 73	43,185 07
Safe deposit vaults-----	3,000 00		3,000 00
Other real estate owned-----			
Due from reserve banks-----	1,194 62		1,194 62
Due from other banks-----	7,921 62	3,138 35	11,059 97
Actual cash on hand-----			
Exchanges for clearing house-----	4,697 90	6,694 85	11,392 75
Checks and other cash items-----	83 57	71 91	155 48
Other resources-----	147 17		147 17
<b>Totals-----</b>	<b>\$89,986 44</b>	<b>\$182,797 17</b>	<b>\$272,783 61</b>

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$13,000 00	\$17,500 00	\$30,500 00
Undivided profits, less expenses and taxes paid-----	350 25		350 25
Other existing profits, collected, but not in undivided profits account-----	*1,328 05	112 44	*1,215 61
Bills payable (including certificates of deposit representing money borrowed)-----	10,000 00		10,000 00
Deposits due to banks-----	351 06		351 06
Dividends unpaid-----			
Individual deposits subject to check-----	65,188 80		65,188 80
Savings deposits-----			
Demand certificates of deposit-----		70,735 21	70,735 21
Time certificates of deposit-----	1,299 33		1,299 33
Certified checks-----		83,309 62	83,309 62
Cashier's checks-----			
State, county and municipal deposits-----	1,225 05		1,225 05
Postal savings deposits-----		11,140 00	11,140 00
Other liabilities-----			
<b>Totals-----</b>	<b>\$89,986 44</b>	<b>\$182,797 17</b>	<b>\$272,783 61</b>

Dorsett.

## 323. LOMPOC VALLEY BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Cashier, Secretary and Treasurer; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$223,563 88		
Bonds, warrants and other securities	483 42		
Bank premises, furniture and fixtures	19,400 00		
Safe deposit vaults	4,600 00		
Other real estate owned			
Due from reserve banks	23,368 36		
Due from other banks	300 21		
Actual cash on hand	13,762 86		
Exchanges for clearing house			
Checks and other cash items	1,733 75		
Other resources			
Totals	\$287,162 38		

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in			
Surplus	\$50,000 00		
Undivided profits, less expenses and taxes paid	21,000 00		
Other existing profits, collected, but not in undivided profits account	3,628 22		
Bills payable (including certificates of deposit representing money borrowed)	60,000 00		
Deposits due to banks	24,469 91		
Dividends unpaid	24 00		
Individual deposits subject to check	99,645 12		
Savings deposits			
Demand certificates of deposit	12,300 00		
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits	16,155 13		
Postal savings deposits			
Other liabilities			
Totals	\$287,162 38		

324. LOMPOC VALLEY SAVINGS BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Cashier, Secretary and Treasurer; C. D. McCabe, Assistant Cashier.

**DIRECTORS**—Geo. S. Edwards M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.  
McCabe, Assistant Cashier.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$280,849 08	
Overdrafts				
Bonds, warrants and other securities				
Bank premises, furniture and fixtures			16,000 00	
Safe deposit vaults				
Other real estate owned			4,680 67	
Due from reserve banks			6,585 28	
Due from other banks			7,714 72	
Actual cash on hand			5,800 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$321,600 35	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			16,000 00	
Other existing profits, collected, but not in undivided profits account			374 14	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			280,316 21	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$321,600 35	

LIABILITIES.		
Capital stock paid in.....		\$25,000 00
Surplus.....		16,000 00
Undivided profits, less expenses and taxes paid.....		374 14
Other existing profits, collected, but not in undivided profits account.....		
Bills payable (including certificates of deposit representing money borrowed).....		
Deposits due to banks.....		
Dividends unpaid.....		
Individual deposits subject to check.....		
Paying deposits.....		
Time certificates of deposit.....		280,316 21
Demand certificates of deposit.....		
Certified checks.....		
Cashier's checks.....		
State, county and municipal deposits.....		
Postal savings deposits.....		
Other liabilities.....		
Totals.....		\$821,690 35

## 325. SOLANO COUNTY SAVINGS BANK—SUISUN.

Incorporated April 3, 1905.

Officers—E. L. Reese, President; A. L. Reed, Vice-President, Manager and Treasurer; E. D. Holly, Cashier and Secretary.  
 Directors—E. L. Reese, A. L. Reed, E. E. Long, F. A. Chadbourn, Jas. McNulty, B. N. Sheldon, Jos. L. Neftzel.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$192,835 70	
Bonds, warrants and other securities				
Bank premises, furniture and fixtures				
Safe deposit vaults				
Other real estate owned			13,691 04	
Due from reserve banks				
Due from other banks			3,848 18	
Actual cash on hand				
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$210,374 92	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			6,000 00	
Other existing profits, collected, but not in undivided profits account			2,652 45	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Deposits due to individuals			814 50	
Individual deposits subject to check				
Savings deposits			175,907 07	
Time certificates of deposit				
Demand certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$210,374 92	



## 326. SURPRISE VALLEY BANK—CEDARVILLE.

Incorporated April 18, 1905.

OFFICERS—F. E. Bush, President and Treasurer; Geo. C. Turner, Vice-President; Miss K. M. Lester, Cashier and Secretary.  
 DIRECTORS—H. L. Merryfield, Miss K. M. Lester, John Fritz, George C. Turner, G. F. Hill, E. A. Richardson, E. F. Lynch, C. A. Estes, F. E. Bush.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$125,156 34		
Bonds, warrants and other securities.....	770 03		
Bank premises, furniture and fixtures.....	15 58		
Safe deposit vaults.....	10,375 00		
Other real estate owned.....	425 00		
Due from reserve banks.....			
Due from other banks.....	30,507 65		
Actual cash on hand.....	11,610 33		
Exchanges for clearing house.....	8,351 85		
Checks and other cash items.....	164 48		
Other resources.....	512 13		
Totals.....	\$187,927 37		

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	20,000 00		
Other existing profits, collected, but not in undivided profits account.....	1,586 41		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	112,361 12		
Savings deposits.....			
Demand certificates of deposit.....	547 73		
Time certificates of deposit.....	28,215 78		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	202 05		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$187,927 37		

### 327. FARMERS AND MERCHANTS' SAVINGS BANK—LOMPOC.

Incorporated May 4, 1905.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Cashier, Secretary and Treasurer; L. Kahn, Assistant Cashier.

DIRECTORS—Jas. Sloan, Antonette Sudden, R. C. Sudden, W. C. Bissinger, R. E. Sudden.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----		\$274,241 40	-----
Overdrafts	-----			-----
Bonds, warrants and other securities	-----			-----
Bank premises, furniture and fixtures	-----		41,000 00	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		1,578 73	-----
Due from reserve banks	-----		6,060 00	-----
Due from other banks	-----		10,536 54	-----
Actual cash on hand	-----		5,500 00	-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$338,916 67	-----
LIABILITIES.				
Capital stock paid in	-----			-----
Surplus	-----		\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----		20,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----		10,931 01	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----			-----
Demand certificates of deposit	-----		282,085 66	-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----			-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$338,916 67	-----

## 328. BANK OF HALFMOON BAY—HALFMOON BAY.

Incorporated May 6, 1905.

OFFICERS—Jos. M. Francis, President; Horace Nelson, Vice-President; M. J. Bettencourt, Cashier, Manager and Secretary; J. C. Williamson, Treasurer.  
 DIRECTORS—M. Girard, Horace Nelson, Jos. M. Francis, Jos. Fernandez, Jr., John Souza, J. C. Williamson, J. Debedenetti, C. W. Borden, M. J. Bettencourt.

## Statement of June 30, 1914.

RESOURCES.	Combined.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$42,466 92	\$113,682 64	\$156,149 56
Bonds, warrants and other securities.....	289 17	289 17	289 17
Bank premises, furniture and fixtures.....	492 85	12,155 54	12,648 39
Safe deposit vault.....		3,560 00	3,560 00
Other real estate owned.....			
Due from reserve banks.....		2,280 79	2,280 79
Due from other banks.....	12,548 86	11,768 03	24,316 89
Actual cash on hand.....			
Exchanges for clearing house.....	3,928 67	3,266 74	7,225 41
Checks and other cash items.....			
Other resources.....	370 00		370 00
Totals.....	\$80,086 47	\$146,743 74	\$206,840 21
LIABILITIES.			
Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$12,500 00	\$12,500 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account.....	1,630 00	2,500 00	4,130 00
Bills payable (including certificates of deposit representing money borrowed).....	1,889 57	2,049 75	3,889 32
Deposits due to banks.....			
Deposits payable.....			
Individual deposits subject to check.....	40,912 75		40,912 75
Savings deposits.....		118,743 99	118,743 99
Time certificates of deposit.....	1,853 15		1,853 15
Time certificates of deposit.....		150 00	150 00
Certified checks.....	1,366 00		1,366 00
Cashier's checks.....			
State, county and municipal deposits.....		10,800 00	10,800 00
Postal savings deposits.....			
Other liabilities.....	1 00		1 00
Totals.....	\$80,086 47	\$146,743 74	\$206,840 21

## 329. AMERICAN SAVINGS BANK OF ANAHEIM—ANAHEIM.

Incorporated May 8, 1905.

Officers.—Frank Shanley, President; John Hartung, Vice-President, Assistant Cashier and Assistant Secretary; Samuel Kraemer, Vice-President; E. J. Hartung, Cashier, Secretary and Treasurer.

Directors.—Frank Shanley, John Hartung, S. Kraemer, A. S. Bradford, E. J. Hartung.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$160,227 50	
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		22,846 00	
Due from other banks			
Actual cash on hand		5,349 58	
Exchanges for clearing house			
Checks and other cash items		1,568 20	
Other resources			
Totals		\$180,991 28	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		4,135 00	
Other existing profits, collected, but not in undivided profits account		1,144 22	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		1,000 00	
Savings deposits			
Demand certificates of deposit		138,212 06	
Time certificates of deposit			
Certified checks		500 00	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$180,991 28	



## 330. BANK OF COALINGA—COALINGA.

Incorporated May 12, 1905.

OFFICERS—A. P. May, President; A. T. Borst, Vice-President; H. C. Kerr, Vice-President; Stanley Padder, Cashier, Secretary and Treasurer; J. A. Fleutisch, Assistant Cashier.  
 DIRECTORS—A. P. May, H. C. Kerr, R. J. King, Jacob Zwang, A. Kreyenhagen, A. T. Borst, W. A. Greer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$249,952 92	\$131,495 80	\$380,748 72
Overdrafts.....	355 63		355 63
Bonds, warrants and other securities.....	35,388 33	53,874 77	89,563 30
Bank premises, furniture and fixtures.....	4,559 53	5,942 50	10,501 73
Safe deposit vaults.....	2,250 00		2,250 00
Other real estate owned.....	18,898 05	1,848 34	20,746 39
Due from reserve banks.....	39,646 26	19,034 58	58,680 84
Due from other banks.....	1,929 26		1,929 26
Actual cash on hand.....	30,059 70	10,490 74	40,550 44
Exchanges for clearing house.....	1,394 46		1,394 46
Checks and other cash items.....		3,300 00	3,300 00
Other resources.....	1,429 30		1,429 30
Totals.....	\$385,343 64	\$226,086 43	\$611,430 07

## LIABILITIES.

Capital stock paid in.....	\$2,500 00	\$7,500 00	\$20,000 00
Surplus.....	54,000 00	12,500 00	66,500 00
Undivided profits, less expenses and taxes paid.....	515 71	6,274 53	6,790 24
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	60 00		60 00
Savings deposits.....	260,810 33		260,810 33
Demand certificates of deposit.....		172,126 29	172,126 29
Time certificates of deposit.....	335 00		335 00
Certified checks.....	633 00	12,007 75	12,640 75
Cashier's checks.....	3,638 17		3,638 17
State, county and municipal deposits.....	61		61
Postal savings deposits.....	22,850 82		22,850 82
Other liabilities.....		15,677 86	15,677 86
Totals.....	\$385,343 64	\$226,086 43	\$611,430 07

## 331. SECURITY SAVINGS BANK OF STANISLAUS COUNTY—MODESTO.

Incorporated May 15, 1905.

OFFICERS—W. A. Harter, President; I. W. Updike, Vice-President; C. J. Cressey, Cashier and Secretary; W. A. Harter, Treasurer;  
 C. W. Slick, Assistant Cashier.  
 DIRECTORS—J. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, M. McPherson, C. M. Maize, T. F. Griffin, A. B. Shoemaker, J. M. Finley.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$188,435 85	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		4,120 00	
Safe deposit vaults.....			
Other real estate owned.....		300 23	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		7,687 12	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$200,603 20	

## LIABILITIES.

Capital stock paid in.....		\$25,500 00	
Surplus.....		17,500 00	
Undivided profits, less expenses and taxes paid.....		2,429 96	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		152,537 69	
Savings deposits.....			
Demand certificates of deposit.....		2,635 55	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$200,603 20	

**332. BANK OF GLENDALE—GLENDALE.**

Incorporated May 19, 1905.

OFFICERS—F. H. Vesper, President; C. M. Walton, Vice-President; Herman Nelson, Cashier, Manager, Secretary and Treasurer; M. G. Smith, Assistant Cashier.

DIRECTORS—F. H. Vesper, J. F. McIntyre, C. M. Walton, Frank Campbell, Thos. F. Cooke, Herman Nelson, A. W. Beach.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$133,081 94	\$73,070 00	\$206,151 94
Bonds, warrants and other securities	376 00		376 00
Bank premises, furniture and fixtures	9,351 29	15,044 21	24,395 50
Safe deposit vaults	14,416 00		14,416 00
Other real estate owned			
Due from reserve banks	12,335 03	3,277 60	15,612 63
Due from other banks			
Actual cash on hand	10,057 06	1,800 00	11,857 06
Exchanges for clearing house	619 70		619 70
Checks and other cash items	42 50		42 50
Other resources	283 00		283 00
Totals	\$180,482 52	\$83,191 81	\$274,174 33

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	4,300 00		4,300 00
Other existing profits, collected, but not in undivided profits account	9,323 10		9,323 10
Bills payable (including certificates of deposit representing money borrowed)	1,781 58	645 15	2,426 73
Deposits due to banks	5,000 00		5,000 00
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	125,273 39		125,273 39
Demand certificates of deposit		25,089 68	25,089 68
Time certificates of deposit	6,877 90	31,426 98	38,804 88
Certified checks	278 56		278 56
Cashier's checks			
State, county and municipal deposits	3,147 79	10,350 60	13,497 79
Postal savings deposits			
Other liabilities		180 00	180 00
Totals	\$180,482 52	\$83,191 81	\$274,174 33

### 333. BANK OF SOUTH SAN FRANCISCO—SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

Officers—W. H. Coffinberry, President; H. G. Plymire, Vice-President; D. W. Ratto, Secretary; H. L. Haaker, Treasurer and Assistant Cashier.

Directors—W. H. Coffinberry, H. G. Plymire, C. M. McFarland, Edward Tilden, S. Lombardi, T. L. Hickey, J. O. Snyder.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$115,968 46	\$209,899 78	\$325,868 24
Overdrafts.....		354 45		354 45
Bonds, warrants and other securities.....		19,159 50	96,225 98	45,395 48
Bank premises, furniture and fixtures.....		15 50	10,000 00	10,015 50
Safe deposit vaults.....				
Other real estate owned.....		3,051 20	3,016 49	6,067 69
Due from reserve banks.....		12,226 83	32,139 72	44,366 55
Due from other banks.....				
Actual cash on hand.....		11,906 00	7,875 00	19,781 00
Exchanges for clearing house.....				
Checks and other cash items.....		638 79	14 00	652 79
Other resources.....		3 00		3 00
Totals.....		\$163,323 73	\$289,180 97	\$452,504 70
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....		6,250 00	6,250 00	12,500 00
Other existing profits, collected, but not in undivided profits account.....		5,139 93	2,392 77	7,532 70
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		111,995 06		111,995 06
Savings deposits.....			250,538 20	250,538 20
Demand certificates of deposit.....		61 60		61 50
Time certificates of deposit.....			5,000 00	5,000 00
Certified checks.....		35 80		35 80
Cashier's checks.....		3,124 79		3,124 79
State, county and municipal deposits.....		11,716 55		11,716 55
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$163,323 73	\$289,180 97	\$452,504 70



## 335. CROWN CITY SAVINGS AND TRUST COMPANY—PASADENA.

Incorporated May 29, 1905.

Officers: J. B. Coulston, President; C. A. Goodyear, Vice-President; R. C. Davis, Cashier, Secretary and Treasurer; Chas. H. Brad-  
 ley, Assistant Cashier; H. B. Allen, Assistant Cashier.  
 Directors: T. D. Allen, J. B. Coulston, C. A. Gillog, N. T. Nixon, D. C. Canterline, J. M. McKibben, C. A. Goodyear, G. L. Solomon,  
 R. D. Davis.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b>			
Overdrafts	\$19,372.92	\$19,496.78	\$38,869.70
Bank, warrants and other securities			
Bank premises, furniture and fixtures	6,407.55	115,017.93	121,425.48
State deposit vaults	50,000.00	68,630.82	118,630.82
Other real estate owned		13,000.04	13,000.04
Due from reserve banks		11,471.80	11,471.80
Due from other banks	27,327.32	77,293.88	104,721.20
Actual cash on hand	10,107.27	9,000.45	19,107.72
Exchanges for clearing house	733.58	6,435.69	7,169.27
Checks and other cash items	230.00		230.00
Other resources			
<b>Totals</b>	<b>\$114,694.64</b>	<b>\$793,067.69</b>	<b>\$907,762.33</b>
<b>LIABILITIES.</b>			
Capital stock paid in			
Surplus	\$76,000.00	\$69,500.00	\$145,500.00
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	56.44	1,054.18	1,110.62
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits		6,008.40	6,008.40
Savings deposits			
Demand certificates of deposit	644.25	644.25	1,288.50
Time certificates of deposit	34,675.91	605,877.14	640,553.05
Certified checks			
Cashier's checks		105,297.81	105,297.81
State, county and municipal deposits	3,318.04		3,318.04
Postal savings deposits		64,300.00	64,300.00
Other liabilities			
<b>Totals</b>	<b>\$114,694.64</b>	<b>\$793,067.69</b>	<b>\$907,762.33</b>

## 336. SAVINGS BANK OF HUNTINGTON BEACH—HUNTINGTON BEACH.

Incorporated July 1, 1905.

OFFICERS—W. T. Newland, President; C. H. Howard, Vice-President; W. S. Thomson, Vice-President; R. E. Graves, Cashier, Secretary and Treasurer; H. B. Little, Assistant Cashier.

DIRECTORS—W. T. Newland, C. H. Howard, R. E. Graves, W. S. Thomson, R. Carreras, H. F. Brainerd, D. O. Stewart.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$70,013 99	
Overdrafts.....				
Bonds, warrants and other securities.....				
Bank premises, furniture and fixtures.....				
Safe deposit vaults.....				
Other real estate owned.....			3,398 55	
Due from reserve banks.....			1,272 75	
Due from other banks.....				
Actual cash on hand.....			1,160 20	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$75,845 49	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$25,000 00	
Undivided profits, less expenses and taxes paid.....			1,391 00	
Other existing profits, collected, but not in undivided profits account.....			1,395 37	
Bills payable including certificates of deposit representing money borrowed.....				
Deposits due to banks.....				
Dividends unpaid.....			2,000 00	
Individual deposits subject to check.....				
Savings deposits.....				
Demand certificates of deposit.....			34,310 12	
Time certificates of deposit.....				
Certified checks.....			11,840 00	
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....			\$75,845 49	

## 338. BANK OF POINT ARENA—POINT ARENA.

Incorporated June 9, 1905.

OFFICERS—J. C. Halliday, President; C. F. O'Brien, Vice-President; P. W. Haggreen, Cashier; Wm. Hanch, Assistant Cashier and Secretary; A. Stornetta, Treasurer.  
 DIRECTORS—J. C. Halliday, C. F. O'Brien, J. H. Halliday, W. Hanch, A. Stornetta, Mrs. E. Antrim, A. D. Pitts.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$48,738 27		
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	14,125 00		
Safe deposit vaults.....	757 03		
Other real estate owned.....			
Due from reserve banks.....	43,110 75		
Due from other banks.....	3,040 35		
Actual cash on hand.....	9,469 89		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$121,251 89		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,540 49		
Undivided profits, less expenses and taxes paid.....	880 66		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	163 44		
Individual deposits.....	169 00		
Savings deposits.....	90,492 94		
Demands subject to check.....			
Time certificates of deposit.....	773 50		
Certificates of deposit.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	2,341 86		
Other liabilities.....			
Totals.....	\$121,251 89		

## 339. BANK OF CENTERVILLE—CENTERVILLE.

Incorporated June 13, 1905.

OFFICERS—John G. Mattos, Jr., President; Joseph Dias, Vice-President; F. T. Dusterberry, Cashier, Manager, Secretary and Treasurer.  
 DIRECTORS—John G. Mattos, Jr., Joseph Dias, F. T. Dusterberry, E. I. Lemos, L. C. Morehouse, M. F. Silva, Emanuel George.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$411,936 15		
Overdrafts-----				
Bonds, warrants and other securities-----		109,498 06		
Bank premises, furniture and fixtures-----		6,065 00		
Safe deposit vaults-----				
Other real estate owned-----				
Due from reserve banks-----		119,782 30		
Due from other banks-----		109 76		
Actual cash on hand-----		35,474 16		
Exchanges for clearing house-----				
Checks and other cash items-----				
Other resources-----				
Totals-----		\$882,800 45		
LIABILITIES.				
Capital stock paid in-----				
Surplus-----				
Undivided profits, less expenses and taxes paid-----		\$75,000 00		
Other existing profits, collected, but not in undivided profits account-----		16,000 00		
Bills payable including certificates of deposit representing money borrowed-----		4,948 83		
Deposits due to banks-----				
Dividends unpaid-----				
Individual deposits subject to check-----		2,250 00		
Savings deposits-----		169,517 04		
Demand certificates of deposit-----				
Time certificates of deposit-----		1,895 00		
Certified checks-----		373,859 02		
Cashier's checks-----				
State, county and municipal deposits-----		3,583 07		
Postal savings deposits-----		35,000 00		
Other liabilities-----		707 49		
Totals-----		\$882,800 45		



## 340. SELMA SAVINGS BANK—SELMA.

Incorporated June 22, 1905.

Officers—M. Vincent, President; L. D. Scott, Vice-President; W. C. Freeland, Cashier, Manager, Secretary and Treasurer; G. W. Glines, Assistant Cashier; W. H. Lemmon, Assistant Cashier.  
 Directors—M. Vincent, L. D. Scott, M. Sides, W. C. Freeland, O. J. Woodward.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	Overdrafts		\$185,887 00	
	Bonds, warrants and other securities			
	Bank premises, furniture and fixtures		11,475 00	
	Safe deposit vaults			
	Other real estate owned			
	Due from reserve banks		9,000 00	
	Due from other banks		452 85	
	Actual cash on hand		4,000 00	
	Exchanges for clearing house			
	Checks and other cash items			
	Other resources			
Totals			\$210,814 85	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			25,000 00	
Other existing profits, collected, but not in undivided profits account			4,343 36	
Bills payable including certificates of deposit representing money borrowed				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			150,471 49	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			6,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$210,814 85	

## 341. THE CALIFORNIA SAVINGS BANK — PETALUMA.

Incorporated June 23, 1905.

Officers—A. J. Bloom, President; W. F. Farrell, Vice-President; J. H. Gwinn, Cashier, Manager, Secretary and Treasurer; Chas. McNally, Assistant Cashier.  
 Directors—A. J. Bloom, W. F. Farrell, H. Schluckebier, J. H. Gwinn, H. S. Gossage, J. F. Burns, C. C. Boyson, B. B. Hinchaw, James Sorensen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.		Savings department.	Combined.
Loans and discounts			\$1,011,892.26	
Overdrafts				
Bonds, warrants and other securities.				
Bank premises, furniture and fixtures.			209,544.10	
Safe deposit vaults.			30.00	
Other real estate owned.				
Due from reserve banks			82,081.51	
Due from other banks				
Actual cash on hand			22,824.99	
Exchanges for clearing house				
Checks and other cash items.			3,255.00	
Other resources				
Totals			\$1,330,477.86	
LIABILITIES.				
Capital stock paid in				
Surplus			\$108,000.00	
Undivided profits, less expenses and taxes paid			20,000.00	
Other existing profits, collected, but not in undivided profits account			33,812.14	
Bills payable including certificates of deposit representing money borrowed.				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			1,128,155.72	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			48,500.00	
Postal savings deposits.				
Other liabilities				
Totals			\$1,330,477.86	

## 342. VENICE SAVINGS BANK—VENICE.

Incorporated July 1, 1905.

Officers—A. McNally, President; R. A. Phillips, Vice-President; J. W. Lawrence, Jr., Cashier, Secretary and Treasurer.  
 Directors—A. McNally, R. A. Phillips, R. A. Phillips, R. A. Dallaghe, J. W. Lawrence, Jr., Ward McFadden.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$61,840 00	
Overdrafts.....				
Bonds, warrants and other securities.....			18,735 71	
Bank premises, furniture and fixtures.....			9 00	
Safe deposit vaults.....			3,425 97	
Other real estate owned.....			2,363 75	
Due from reserve banks.....				
Due from other banks.....				
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$87,236 43	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$25,030 00	
Undivided profits, less expenses and taxes paid.....			730 00	
Other existing profits, collected, but not in undivided profits account.....			280 11	
Bills payable including certificates of deposit representing money borrowed.....				
Deposits due to banks.....				
Deposits due to individuals.....			733 75	
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....			34,292 78	
Demand certificates of deposit.....				
Time certificates of deposit.....			13,264 79	
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			12,200 00	
Other liabilities.....			745 00	
Totals.....			\$87,236 43	

## 343. BANK OF A. LEVY (INCORPORATED) — OXNARD.

Incorporated July 20, 1905.

OFFICERS—A. Levy, President; James Leonard, Vice-President; Alpha Adams, Cashier and Treasurer; Albert Guedemann, Assistant Cashier; Jos. P. Levy, Secretary.  
 DIRECTORS—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Casper Borchardt, Thomas Bell.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$910,899 78		\$1,176,108 58
Overdrafts	3,640 25	\$235,298 50	3,640 25
Bonds, warrants and other securities	49,843 33		49,843 33
Bank premises, furniture and fixtures	4,299 25		4,299 25
Safe deposit vaults			
Other real estate owned	1,696 35		1,696 35
Due from reserve banks	139,309 99		139,309 99
Due from other banks			
Actual cash on hand	48,874 69	10,307 96	59,182 65
Exchanges for clearing house	906 07		906 07
Checks and other cash items	4,445 58		4,445 58
Other resources			
Totals	\$1,193,887 69	\$245,776 46	\$1,439,664 15
LIABILITIES.			
Capital stock paid in			
Surplus	\$180,000 00	\$20,000 00	\$200,000 00
Undivided profits, less expenses and taxes paid	120,000 00	5,000 00	125,000 00
Other existing profits, collected, but not in undivided profits account	106,457 28	18,364 43	124,821 71
Bills payable including certificates of deposit representing money borrowed			
Deposits due to banks			
Deposits unpaid			
Individual deposits subject to check	100 00		100 00
Savings deposits	659,010 52		659,010 52
Demand certificates of deposit		292,412 13	292,412 13
Time certificates of deposit	15,454 00		15,454 00
Certified checks	67,817 03		67,817 03
Cashier's checks	556 73		556 73
State, county and municipal deposits	448 30		448 30
Postal savings deposits	43,975 83		43,975 83
Other liabilities			
Totals	\$1,193,887 69	\$245,776 46	\$1,439,664 15



## 344. REDONDO SAVINGS BANK—REDONDO BEACH.

Incorporated July 22, 1905.

OFFICERS.—N. Bonfilio, President; L. F. Wells, Vice-President; G. H. Anderson, Cashier and Secretary; Geo. S. Funk, Treasurer;  
C. E. Perkins, Assistant Cashier and Assistant Secretary.

DIRECTORS.—N. Bonfilio, L. F. Wells, R. D. Smith, Marco H. Hellman, Irving H. Hellman, Geo. S. Funk.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$83,200 00	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		11,140 91	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		9,214 99	
Due from other banks.....		3,705 91	
Actual cash on hand.....		3,419 46	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		533 86	
Totals.....		\$121,245 13	

## LIABILITIES.

Capital stock paid in.....		\$25,000 00	
Surplus.....		4,800 00	
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		875 00	
Individual deposits subject to check.....			
Individual deposits.....		80,799 13	
Savings deposits.....			
Demand certificates of deposit.....		780 00	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		9,000 00	
Other liabilities.....			
Totals.....		\$121,245 13	

**346 AND 346A. BANK OF LOS BANOS—LOS BANOS.**

Incorporated August 3, 1905.

OFFICERS—J. Leroy Nickel, President; J. F. Clyne, Vice-President; A. C. Smith, Cashier, Secretary and Treasurer.  
 DIRECTORS—Joe G. Furtado, J. Leroy Nickel, J. F. Clyne, J. E. Place, A. Genelly, Leon K. David, A. C. Smith.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$256,162 58	\$223,662 14	\$479,824 72
Overdrafts.....		104 59		104 59
Bonds, warrants and other securities.....		46,116 52		46,116 52
Bank premises, furniture and fixtures.....		2,753 16		2,753 10
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		30,310 61	8,452 88	38,763 49
Due from other banks.....				
Actual cash on hand.....		14,492 71	7,352 01	21,844 72
Exchanges for clearing house.....				
Checks and other cash items.....		1,572 65	3,000 00	4,572 65
Other resources.....				
<b>Totals</b> .....		<b>\$351,512 17</b>	<b>\$242,467 03</b>	<b>\$593,979 20</b>
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$75,000 00	\$25,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....		15,750 00	6,250 00	22,000 00
Other existing profits, collected, but not in undivided profits account.....		4,210 18	2,324 00	6,534 18
Bills payable including certificates of deposit representing money borrowed.....				
Deposits due to banks.....		8,000 00		8,000 00
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		131,387 49		131,387 49
Demand certificates of deposit.....			208,803 03	208,803 03
Time certificates of deposit.....		1,501 00		1,501 00
Certified checks.....		75,445 87		75,445 87
Cashier's checks.....				
State, county and municipal deposits.....		37,111 44		37,111 44
Postal savings deposits.....				
Other liabilities.....		104 59		104 59
<b>Totals</b> .....		<b>\$351,512 17</b>	<b>\$242,467 03</b>	<b>\$593,979 20</b>

NOTE.—The above statement includes the business of the Dos Patos branch office.

## 347. BUTTE COUNTY SAVINGS BANK—CHICO.

Incorporated August 14, 1905.

OFFICERS—J. R. Robinson, President; B. Cussick, Vice-President; E. T. Williamson, Cashier, Secretary and Treasurer; L. S. Williams, Assistant Cashier.  
 DIRECTORS—J. R. Robinson, E. T. Williamson, Ed Harkness, B. Cussick, T. H. Barnard, Wm. J. O'Connor, J. W. Konning.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$619,998 53	
Overdrafts.....		178,212 81	
Bonds, warrants and other securities.....		2,000 00	
Bank premises, furniture and fixtures.....		3,972 35	
Safe deposit vaults.....		27,919 67	
Other real estate owned.....			
Due from reserve banks.....		15,484 17	
Due from other banks.....		1,045 35	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$850,433 08	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		11,000 00	
Undivided profits, less expenses and taxes paid.....		7,117 89	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		3,000 00	
Savings deposits.....		699,632 17	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		27,972 50	
Postal savings deposits.....		1,890 46	
Other liabilities.....			
Totals.....		\$850,433 08	

## 348. MENDOCINO BANK OF COMMERCE—MENDOCINO.

Incorporated September 1, 1905.

OFFICERS—Joshua Grindle, President; John S. Ross, Vice-President; J. N. Rea, Cashier; Fred W. Stickney, Secretary and Treasurer;  
H. A. Atwood, Assistant Cashier.  
DIRECTORS—Joshua Grindle, John S. Ross, C. J. Wood, Fred W. Stickney, W. B. Coombs.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$105,865 55		
Overdrafts		7 42		
Bonds, warrants and other securities		37,280 00		
Bank premises, furniture and fixtures		12,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		24,925 99		
Due from other banks		849 16		
Actual cash on hand		14,765 85		
Exchanges for clearing house				
Checks and other cash items		134 25		
Other resources		213 42		
Totals		\$105,971 64		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus		10,100 00		
Undivided profits, less expenses and taxes paid		1,925 37		
Other existing profits, collected, but not in undivided profits account		6,310 54		
Bills payable (including certificates of deposit representing money borrowed)		105 00		
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		126,228 26		
Savings deposits				
Demand certificates of deposit		5,606 33		
Time certificates of deposit				
Certified checks		90 00		
Cashier's checks				
State, county and municipal deposits		12,500 00		
Postal savings deposits		8,106 14		
Other liabilities				
Totals		\$105,971 64		



## 349. LIVERMORE SAVINGS BANK—LIVERMORE.

Incorporated September 2, 1905.

Officers—L. M. McDonald, President; Chas. E. Beck, Vice-President; H. R. Parshall, Cashier, Secretary and Treasurer; E. Fuchs, Assistant Cashier and Assistant Secretary.  
 Directors—L. M. McDonald, C. E. Beck, F. Mathieson, M. G. Callaghan, Carl Holm, T. E. Knox, F. C. Lassen, D. J. Murphy, E. Pronzini, G. A. Theriot, John J. Callaghan.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts		\$252,878 05	
Overdrafts			
Bonds, warrants and other securities		37,735 00	
Bank premises, furniture and fixtures		250 00	
Safe deposit vaults			
Other real estate owned			
Due from other banks			
Due from reserve banks		26,763 07	
Actual cash on hand			
Exchanges for clearing house		6,500 00	
Checks and other cash items			
Other resources			
Totals		\$324,136 12	
LIABILITIES.			
Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		5,000 00	
Other existing profits, collected, but not in undivided profits account		447 11	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		1,000 00	
Savings deposits			
Demand certificates of deposit		282,329 01	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		10,350 00	
Other liabilities			
Totals		\$324,136 12	

### 350. FARMERS AND MERCHANTS' STATE BANK—MOUNTAIN VIEW.

Incorporated September 16, 1905.

OFFICERS—George Swall, President; J. C. Mockbee, Vice-President; Wilbur L. Camp, Cashier, Secretary and Treasurer; O. W. Whaley, Assistant Cashier.  
DIRECTORS—J. S. Mockbee, Geo. Swall, Geo. Jagers, Wilbur L. Camp, Jas. A. Huff, O. W. Butz, H. A. Rengstorff, M. Farrell, A. M. Crittenden.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.			
Overdrafts.	\$388,654 72		
Bonds, warrants and other securities.			
Bank premises, furniture and fixtures.	32,165 82		
Safe deposit vaults.	18,274 78		
Other real estate owned.	1,457 00		
Due from reserve banks.			
Due from other banks.	11,689 70		
Actual cash on hand.	3,287 69		
Exchanges for clearing house.	28,293 72		
Checks and other cash items.			
Other resources.	514 36		
Totals.	1,749 65		
	\$506,026 72		
LIABILITIES.			
Capital stock paid in.			
Surplus.	\$50,000 00		
Undivided profits, less expenses and taxes paid.	20,000 00		
Other existing profits, collected, but not in undivided profits account.	3,816 35		
Bills payable (including certificates of deposit representing money borrowed).			
Deposits due to banks.	25,000 00		
Dividends unpaid.			
Individual deposits subject to check.			
Savings deposits.	2,700 00		
Demand certificates of deposit.	343,440 50		
Time certificates of deposit.			
Certified checks.	2,656 95		
Cashier's checks.	61,596 57		
State, county and municipal deposits.			
Postal savings deposits.	25,000 00		
Other liabilities.	2,824 35		
Totals.	\$506,026 72		

## 351. BANK OF NEEDLES—NEEDLES.

Incorporated July 31, 1907.

OFFICERS—George E. Butler, President; Wm. R. Harvey, Vice-President; J. H. Butler, Cashier, Secretary and Treasurer.  
 DIRECTORS—George E. Butler, Wm. R. Harvey, O. D. Collins, R. H. Tuttle, J. H. Butler.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$88,110 19		
Overdrafts.....	308 92		
Bonds, warrants and other securities.....	37,101 91		
Bank promises, furniture and fixtures.....	29,000 00		
State deposit vaults.....			
other real estate owned.....			
Due from reserve banks.....	35,698 75		
Due from other banks.....	11,715 37		
Actual cash on hand.....	24,028 60		
Exchanges for clearing house.....			
Checks and other cash items.....	1,196 42		
Other resources.....			
Totals.....	\$222,137 16		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	6,550 00		
Undivided profits, less expenses and taxes paid.....	4,752 00		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	136,110 82		
Savings deposits.....			
Demand certificates of deposit.....	15,724 93		
Time certificates of deposit.....	21,449 33		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	10,319 88		
Other liabilities.....			
Totals.....	\$222,137 16		

## 352. LIVERMORE VALLEY SAVINGS BANK—LIVERMORE.

Incorporated October 6, 1905.

Officers—C. H. Wente, President; J. O. McKown, Vice-President; H. S. Goodell, Cashier, Secretary and Treasurer; C. F. Wente, Assistant Cashier.

Directors—C. H. Wente, A. H. Merritt, H. S. Goodell, J. F. Carlton, C. F. Wente, Patrick Connolly, August Hagemann, J. O. McKown, Chas. M. Nissen, D. D. Emminger, Jos. S. Concannon.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$228,117 88	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		62,225 00	
Safe deposit vaults		1,350 00	
Other real estate owned			
Due from reserve banks		36,839 06	
Due from other banks		3,357 82	
Actual cash on hand		6,000 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$337,889 76	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		8,000 00	
Other existing profits, collected, but not in undivided profits account		230 28	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Deposits unpaid			
Individual deposits subject to check		1,250 00	
Savings deposits			
Demand certificates of deposit		292,169 48	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,300 00	
Postal savings deposits			
Other liabilities			
Totals		\$337,889 76	



## 353. FILLMORE STATE BANK—FILLMORE.

Incorporated October 13, 1905.

OFFICERS—Felix W. Ewing, President; Geo. W. Tighe, Vice-President; Fergus L. Fairbanks, Cashier, Secretary and Treasurer.  
 DIRECTORS—Felix W. Ewing, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Pyle, Columbus A. Harmonson, William Shields.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$230,430 08	-----	-----
Overdrafts.....	840 08	-----	-----
Bonds, warrants and other securities.....	22,370 00	-----	-----
Bank premises, furniture and fixtures.....	13,200 00	-----	-----
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks.....	14,911 45	-----	-----
Due from other banks.....	708 47	-----	-----
Actual cash on hand.....	12,894 25	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,482 51	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$237,845 84	-----	-----

## LIABILITIES.

Capital stock paid in.....	\$70,000 00	-----	-----
Surplus.....	4,710 00	-----	-----
Undivided profits, less expenses and taxes paid.....	-----	-----	-----
Other existing profits, collected, but not in undivided profits account.....	35,000 00	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits due to banks.....	141,910 90	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	1,511 89	-----	-----
Demand certificates of deposit.....	21,940 85	-----	-----
Time certificates of deposit.....	389 06	-----	-----
Certified checks.....	1,272 40	-----	-----
Cashier's checks.....	21,104 14	-----	-----
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$237,845 84	-----	-----

## 355. BANK OF MORGAN HILL—MORGAN HILL.

Incorporated October 14, 1905.

OFFICERS—J. A. Case, President; George R. Lynch, Vice-President; Claude Stark, Cashier, Secretary and Treasurer; Irwin E. Payne, Assistant Cashier.

DIRECTORS—J. A. Case, George R. Lynch, S. D. Balch, I. Purcell, Claude Stark.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$116,803.00		
Bonds, warrants and other securities	40.45		
Bank premises, furniture and fixtures	27,531.40		
Safe deposit vaults	14,000.00		
Other real estate owned			
Due from reserve banks	9,143.61		
Due from other banks	841.94		
Actual cash on hand	11,711.52		
Exchanges for clearing house			
Checks and other cash items	36.75		
Other resources			
Totals	\$179,941.76		

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in			
Surplus	\$87,300.00		
Undivided profits, less expenses and taxes paid	2,000.00		
Other existing profits, collected, but not in undivided profits account	1,353.28		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	84,053.15		
Savings deposits			
Demand certificates of deposit	664.18		
Time certificates of deposit	44,648.37		
Certified checks	11.79		
Cashier's checks			
State, county and municipal deposits	9,780.99		
Postal savings deposits			
Other liabilities	130.00		
Totals	\$179,941.76		

**356 AND 356A. BANK OF PINOLE—PINOLE.**

Incorporated October 28, 1905.

OFFICERS—E. M. Dayner, President; J. P. Connors, Vice-President; L. E. Hart, Cashier, Secretary and Treasurer; T. W. Hutchings, Assistant Cashier.  
 DIRECTORS—E. M. Downer, L. F. Torney, L. E. Hart, S. R. Birmingham, W. K. Cole, J. P. Connors, W. A. Davis, S. S. Mackinley, J. A. Fraser.

**Statement of June 30, 1914.**

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$138,651 17	\$257,614 90	\$396,266 07
Overdrafts.....		1,769 28		1,769 28
Bonds, warrants and other securities.....		72,836 00	32,325 00	105,161 00
Bank premises, furniture and fixtures.....		1,443 39	5,119 77	6,563 36
Safe deposit vaults.....				
Other real estate owned.....		2,300 00		2,300 00
Due from reserve banks.....		62,324 64	7,715 33	70,239 97
Actual cash on hand.....				
Exchanges for clearing house.....		25,183 99	12,224 07	37,411 06
Checks and other cash items.....		2,355 15		2,355 15
Other resources.....				
Totals.....		\$307,630 82	\$265,199 07	\$572,199 89
LIABILITIES.				
Capital stock paid in.....		\$42,336 39		\$42,336 39
Surplus.....		11,169 03	80,063 61	91,232 64
Undivided profits, less expenses and taxes paid.....		2,352 53	2,734 25	5,086 78
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		2,430 00		2,430 00
Savings deposits.....		210,369 33		210,369 33
Demand certificates of deposit.....				
Time certificates of deposit.....		365 00	256,881 21	257,246 21
Certified checks.....				
Cashier's checks.....		50 00		50 00
State, county and municipal deposits.....		1,558 76		1,558 76
Postal savings deposits.....		21,300 00		21,300 00
Other liabilities.....		10,359 11		10,359 11
Totals.....		\$307,630 82	\$265,199 07	\$572,199 89

Note.—The above statement includes the business of the Crockett branch office.

## 357. GERMAN-AMERICAN BANK—ANAHEIM.

Incorporated October 30, 1905.

OFFICERS—Adolph Thomas, President; Joseph Helmsen, Vice-President; A. B. McCord, Cashier, Secretary and Treasurer; Earl E. Smith, Assistant Cashier.  
 DIRECTORS—Adolph Thomas, Joseph Helmsen, W. A. Bonyunge, J. D. Lavin, J. B. Rea, Louis Denni, Chas. F. Grim, T. J. F. Boege, A. B. McCord.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$151,449 62	\$102,405 25	\$253,854 87
Overdrafts.....	144 11		144 11
Bonds, warrants and other securities.....		4,244 70	4,244 70
Bank premises, furniture and fixtures.....	25,025 78	16,000 00	41,025 78
Safe deposit vaults.....			
Other real estate owned.....		18,280 00	18,280 00
Due from other banks.....	21,806 90	488 74	22,295 64
Due from other banks.....			
Actual cash on hand.....	15,987 44	6,582 96	22,570 40
Exchanges for clearing house.....	886 91		886 91
Checks and other cash items.....	22 50		22 50
Other resources.....	702 86		702 86
Totals.....	\$216,036 12	\$148,006 65	\$364,042 77

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$35,000 00	\$13,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	4,700 00	1,800 00	6,500 00
Other existing profits, collected but not in undivided profits account.....	7,937 04		7,937 04
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	20,000 00		20,000 00
Dividends unpaid.....			
Individual deposits subject to check.....	2,008 00		2,008 00
Savings deposits.....	140,732 20		140,732 20
Time certificates of deposit.....		90,950 48	90,950 48
Time certificates of deposit.....	1,915 00		1,915 00
Certified checks.....		39,011 50	39,011 50
Cashier's checks.....	140 47		140 47
State, county and municipal deposits.....	3,533 41		3,533 41
Postal savings deposits.....			
Other liabilities.....		1,244 67	1,244 67
Totals.....	\$216,036 12	\$148,006 65	\$364,042 77



## 358. BANK OF GUERNEVILLE—GUERNEVILLE.

Incorporated October 31, 1905.

OFFICERS—J. P. Overton, President; Wm. Carr, Vice-President; H. L. Bagley, Cashier, Secretary and Treasurer.

DIRECTORS—J. P. Overton, Wm. Carr, A. P. Mosely, J. T. Coon, L. V. Korbel, H. L. Bagley, T. C. Mellersh.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----	\$85,683.16	-----	-----
Overdrafts	-----	425.67	-----	-----
Bonds, warrants and other securities	-----	41,820.00	-----	-----
Bank premises, furniture and fixtures	-----	1,300.00	-----	-----
Safe deposit vaults	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	10,878.20	-----	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	12,828.82	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	280.00	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$153,425.85	-----	-----
LIABILITIES.				
Capital stock paid in	-----	\$25,000.00	-----	-----
Surplus	-----	3,000.00	-----	-----
Undivided profits, less expenses and taxes paid	-----	2,547.83	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	2,701.69	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	3,000.00	-----	-----
Deposits due to banks	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	38,706.59	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	1,215.20	-----	-----
Time certificates of deposit	-----	65,728.49	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	11,000.00	-----	-----
Postal savings deposits	-----	26.55	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$153,425.85	-----	-----

## 360. THE MECHANICS' BANK OF RICHMOND—RICHMOND.

Incorporated August 3, 1907.

OFFICERS—B. H. Griffins, President; R. J. Tyson, Vice-President; W. L. Ballenger, Cashier, Secretary and Treasurer; Chris Escobar, Assistant Cashier.  
 DIRECTORS—B. H. Griffins, H. A. Johnston, W. L. Ballenger, Robt. J. Tyson, Fred C. Schram, T. H. Moore.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$17,546 61	\$150,533 19	\$268,079 80
Overdrafts.....	446 30		446 30
Bonds, warrants and other securities.....	12,772 77	15,650 00	28,422 77
Bank premises, furniture and fixtures.....	3,700 00		3,700 00
Safe, metal vaults.....	1,550 00		1,550 00
Other real estate owned.....			
Due from other banks.....	29,925 32	11,889 08	41,815 00
Due from other banks.....			
Actual cash on hand.....	16,408 40	3,608 36	20,016 76
Exchanges for clearing house.....	5,162 43		5,162 43
Checks and other cash items.....	1,689 37		1,689 37
Other resources.....			
Totals.....	\$218,611 20	\$181,661 23	\$400,272 43
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid.....	4,750 00	2,250 00	7,000 00
Other existing profits, collected, but not in undivided profits account.....	4,124 15		4,124 15
Bills payable (including certificates of deposit representing money borrowed).....	2,250 00		2,250 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	171,669 25		171,669 25
Savings deposits.....			
Demand certificates of deposit.....		143,991 23	143,991 23
Time certificates of deposit.....	1,255 00		1,255 00
Certified checks.....		1,150 00	1,150 00
Cashier's checks.....	50 30		50 30
State, county and municipal deposits.....	1,412 32		1,412 32
Postal savings deposits.....	8,100 00	9,270 00	17,370 00
Other liabilities.....			
Totals.....	\$218,611 20	\$181,661 23	\$400,272 43

## 361. FARMERS AND MERCHANTS' BANK OF HAYWARD—HAYWARD.

Incorporated November 21, 1905.

OFFICERS—J. H. Strobridge, President; M. C. Petersen, Vice-President; John A. Park, Cashier, Secretary and Treasurer; Geo. H. Park, Assistant Cashier.  
 DIRECTORS—J. H. Strobridge, M. C. Petersen, Jesse H. Woods, John E. Geary, John A. Park.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$448,760 00	
Bonds, warrants and other securities			43,230 00	
Bank premises, furniture and fixtures			44,950 00	
Safe deposit vaults			4,645 00	
Other real estate owned			8,000 00	
Due from reserve banks			71,016 58	
Due from other banks			10,000 00	
Actual cash on hand			12,573 75	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$448,760 00	\$448,760 00
LIABILITIES.				
Capital stock paid in				
Surplus			\$50,000 00	
Undivided profits, less expenses and taxes paid			14,000 00	
Other existing profits, collected, but not in undivided profits account			15,470 00	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check			531,225 33	
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$448,760 00	\$448,760 00

## 362. BANK OF HUNTINGTON PARK—HUNTINGTON PARK.

Incorporated November 24, 1905.

OFFICERS—H. G. Condee, President; A. F. Keables, Vice-President; A. E. Walters, Cashier, Secretary and Treasurer; F. D. Clark, Assistant Cashier.

DIRECTORS—F. M. Douglass, A. F. Keables, W. T. Graham, F. B. Dublo, H. G. Condee.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$79,546 93		
Overdrafts-----	93 32		
Bonds, warrants and other securities-----	17,334 05		
Bank premises, furniture and fixtures-----	15,443 06		
Safe deposit vaults-----	400 00		
Other real estate owned-----	800 00		
Due from reserve banks-----	18,674 45		
Due from other banks-----			
Actual cash on hand-----	9,499 07		
Exchanges for clearing house-----	808 57		
Checks and other cash items-----			
Other resources-----	39 90		
Totals-----	\$142,999 05		
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	1,050 00		
Other existing profits, collected, but not in undivided profits account-----	510 23		
Bills payable (including certificates of deposit representing money borrowed)-----	28 10		
Deposits due to banks-----			
Dividends unpaid-----	22 75		
Individual deposits subject to check-----	88,934 42		
Savings deposits-----			
Demand certificates of deposit-----	18,658 62		
Time certificates of deposit-----	80 73		
Certified checks-----	1,515 92		
Cashier's checks-----	12,403 24		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	5 04		
Totals-----	\$142,999 05		



## 363. SANTA PAULA SAVINGS BANK—SANTA PAULA.

Incorporated November 28, 1905.

OFFICERS—C. C. Teague, President; D. W. Mott, Vice-President; A. L. Shively, Cashier and Secretary; A. H. Stovall, Assistant Cashier; E. C. Hedrick, Treasurer.  
 DIRECTORS—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., F. E. Davis, A. C. Hardison, L. B. Hogue, A. C. McKee.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined
Loans and discounts				
Overdrafts			\$149,000 00	
Bonds, warrants and other securities				
Bank premises, furniture and fixtures			14,000 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			8,884 64	
Due from other banks				
Actual cash on hand			2,719 19	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$175,203 83	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			26,322 73	
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			123,681 10	
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$175,203 83	

# 364. BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 26, 1888.

Officers—Henry E. Sherer, President; Geo. P. Adams, Vice-President; Henry Baly, Cashier, Treasurer and Assistant Secretary;  
 Robt. C. Baly, Secretary and Assistant Cashier.  
 Directors—Henry E. Sherer, Henry Baly, Geo. P. Adams, E. D. Seward, John Gray, Wm. Davis, C. N. Krog.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$226,979 52		
Overdrafts.....			
Bonds, warrants and other securities.....	34,068 00		
Bank premises, furniture and fixtures.....	12,069 00		
Safe deposit vaults.....			
Other real estate owned.....	1,032 31		
Due from reserve banks.....	62,824 99		
Due from other banks.....			
Actual cash on hand.....	21,305 18		
Exchanges for clearing house.....	1,754 30		
Checks and other cash items.....	325 10		
Other resources.....			
Totals.....	\$391,489 40		
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$50,000 00		
Undivided profits, less expenses and taxes paid.....	13,300 00		
Other existing profits, collected, but not in undivided profits account.....	3,102 87		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	247,705 55		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	50,119 47		
Certified checks.....	56 00		
Cashier's checks.....	4,005 71		
State, county and municipal deposits.....			
Postal savings deposits.....	23,000 00		
Other liabilities.....			
Totals.....	\$391,489 40		

## 365. THE HOME SAVINGS BANK OF SANTA ANA—SANTA ANA.

Incorporated December 1, 1905.

Officers—W. A. Huff, President; C. F. Mansur, Vice-President; J. A. Turner, Cashier, Secretary and Treasurer; E. P. Stafford, Assistant Cashier.  
 Directors—W. A. Huff, C. F. Mansur, J. A. Turner, Chas. A. Riggs, J. D. Parsons, Sherman Stevens.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$300,313 75	
Overdrafts				
Bonds, warrants and other securities			10,000 00	
Bank premises, furniture and fixtures			2,150 00	
Safe deposit vaults				
Other real estate owned			5,556 00	
Due from reserve banks			5,000 00	
Due from other banks				
Actual cash on hand			5,500 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$328,513 75	
LIABILITIES.				
Capital stock paid in			\$50,000 00	
Surplus			1,000 00	
Undivided profits, less expenses and taxes paid			16,604 64	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks			1,002 52	
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			259,906 59	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$328,513 75	

**366. BANK OF SUNNYVALE—SUNNYVALE.**

Incorporated December 8, 1905.

Officers—C. C. Shallding, President; C. A. Austin, Vice-President; F. B. Hughes, Cashier, Secretary and Treasurer; H. R. Dunkelberg, Assistant Cashier.  
 Directors—C. C. Shallding, C. A. Austin, C. W. Shephard, Jas. Ryan, T. E. Dalton, F. B. Hughes, Charlie H. Spalding.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$88,570 82	\$69,586 00	\$156,156 82
Overdrafts.....	30 09		30 09
Bonds, warrants and other securities.....	10,236 90	7,000 00	17,236 90
Bank premises, furniture and fixtures.....	14,231 50		14,231 50
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	11,081 42	3,001 66	14,083 08
Due from other banks.....			
Actual cash on hand.....	6,849 90	5,529 98	12,379 88
Exchanges for clearing house.....			
Checks and other cash items.....	438 63		438 63
Other resources.....			
Totals.....	\$129,439 26	\$85,117 64	\$214,556 90
	LIABILITIES.		
	Commercial department.	Savings department.	Combined.
Capital stock paid in.....			
Surplus.....	\$20,070 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	4,360 00	6,000 00	10,360 00
Other existing profits collected, but not in undivided profits account.....	715 93		715 93
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	5,000 00		5,000 00
Deposits due to individuals.....	1,000 00		1,000 00
Individual deposits subject to check.....	89,133 06		89,133 06
Savings deposits.....		67,000 96	67,000 96
Demand certificates of deposit.....	402 87		402 87
Time certificates of deposit.....	1,700 00	1,510 68	3,210 68
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	6,500 00	5,000 00	11,500 00
Postal savings deposits.....	376 40		376 40
Other liabilities.....			
Totals.....	\$129,439 26	\$85,117 64	\$214,556 90



# 367, 367A AND 367B. FARMERS AND MERCHANTS' BANK—SANTA PAULA.

Incorporated December 20, 1905.

Officers—J. M. Sharp, President; Roger G. Edwards, Vice-President; M. N. Shedenhelm, Cashier, Secretary and Treasurer; E. C. Cory, Manager Saticoy Branch.  
 Directors—J. M. Sharp, R. G. Edwards, Davis Felsenthal, David Darling, Benj. E. Merrill, Geo. W. Burson, Richard Stevens, John E. McNabb.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$271,908 39	\$58,471 50	\$330,379 89
Overdrafts.....	379 66		379 66
Bonds, warrants and other securities.....	35,637 35		35,637 35
Bank premises, furniture and fixtures.....	49,093 16		49,093 16
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	16,727 86	1,366 83	18,094 69
Due from other banks.....	4,004 92		4,004 92
Actual cash on hand.....	24,380 84	1,981 58	26,362 42
Exchanges for clearing house.....			
Checks and other cash items.....	2,263 88		2,263 88
Other resources.....			
Totals.....	\$404,396 06	\$61,819 91	\$466,215 97
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$10,000 00	\$10,000 00	\$100,000 00
Undivided profits, less expenses and taxes paid.....	2,100 00		2,100 00
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	1,755 43	464 83	2,220 26
Deposits due to banks.....	20,000 00		20,000 00
Dividends unpaid.....			
Individual deposits subject to check.....	221,385 26		221,385 26
Savings deposits.....			
Demand certificates of deposit.....	3,919 00	51,355 06	55,274 06
Time certificates of deposit.....	33,134 07		33,134 07
Certified checks.....	150 00		150 00
Cashier's checks.....	212 30		212 30
State, county and municipal deposits.....	31,700 00		31,700 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$404,396 06	\$61,819 91	\$466,215 97

NOTE.—The above statement includes the business of the Saticoy and Fillmore branch offices.

## 368. "THE PRODUCERS' SAVINGS BANK"—VISALIA.

Incorporated December 30, 1905.

OFFICERS—S. Mitchell, President; A. Lewis, Vice-President; C. M. Griffith, Cashier, Secretary and Treasurer; C. E. Coughran, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. Mitchell, A. Lewis, George Morrell, Nathan Levy, B. M. Maddox, Chas. Togni, H. M. Mooney.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$270,625 10	
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		25,674 55	
Due from other banks.....			
Actual cash on hand.....		6,468 79	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$302,768 44	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		14,000 00	
Other existing profits, collected, but not in undivided profits account.....		5,371 37	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....		7 50	
Savings deposits.....			
Demand certificates of deposit.....		244,692 82	
Time certificates of deposit.....			
Certified checks.....		13,696 75	
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$302,768 44	

## 369. "HAYWARD BANK OF SAVINGS"—HAYWARD.

Incorporated January 2, 1906.

OFFICERS.—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier and Assistant Secretary.  
 DIRECTORS.—I. B. Parsons, F. C. Winton, F. I. Lemos, Chas. Allen, Stuart Hawley, J. C. With, Edw. O. Webb.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$860,565 82	
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		39,160 00	
Safe deposit vaults-----			
Other real estate owned-----		6,918 30	
Due from reserve banks-----		20,564 54	
Due from other banks-----		15,128 70	
Due from other hand-----		8,500 00	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$450,867 36	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$50,000 00	
Undivided profits, less expenses and taxes paid-----		11,000 00	
Other existing profits, collected, but not in undivided profits account-----		1,022 50	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----		1,530 00	
Individual deposits subject to check-----			
Savings deposits-----		387,314 86	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$450,867 36	

### 370. CITIZENS' SAVINGS BANK—HOLLYWOOD.

Incorporated January 13, 1906.

Officers—Edwin O. Palmer, President; B. S. Phelps, Vice-President; G. G. Greenwood, Vice-President; Gilbert H. Beesmyer, Cashier, Secretary and Treasurer; Ralph C. Long, Assistant Cashier and Assistant Secretary.  
 Directors—Edwin O. Palmer, G. G. Greenwood, Gilbert H. Beesmyer, B. S. Phelps, P. J. Beveridge, E. F. Bogardus, Sanford Rieh.

Statement of June 30, 1914.

#### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$298,827 39	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		52,335 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		33,361 50	
Due from other banks		15,000 00	
Actual cash on hand		7,500 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$407,623 89	

#### LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		15,000 00	
Other existing profits, collected, but not in undivided profits account		436 85	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		1,000 00	
Savings deposits			
Demand certificates of deposit		297,625 45	
Time certificates of deposit		56,762 19	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,400 00	
Postal savings deposits			
Other liabilities			
Totals		\$407,623 89	



**371. STANISLAUS COUNTY SAVINGS BANK—OAKDALE.**

Incorporated January 23, 1905.

OFFICERS—Edward Rodden, President; L. F. Brichetto, Vice-President; W. L. Rodden, Cashier, Secretary and Treasurer; W. Rodden, Assistant Cashier.

DIRECTORS—Edward Rodden, W. L. Rodden, L. F. Brichetto, I. Monroe, J. C. Laughlin, T. F. Shodigar, A. L. Leitch.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$256,101 16	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		86,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		29,378 53	
Due from other banks.....		16,550 76	
Actual cash on hand.....		8,397 93	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
<b>Totals</b> .....		\$397,328 38	

**LIABILITIES.**

Capital stock paid in.....			
Surplus.....		\$20,000 00	
Undivided profits, less expenses and taxes paid.....		20,000 00	
Other existing profits, collected, but not in undivided profits account.....		3,892 06	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		900 00	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		337,336 32	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		5,000 00	
Postal savings deposits.....			
Other liabilities.....			
<b>Totals</b> .....		\$397,328 38	

# 372 AND 372A. SAN RAMON VALLEY BANK — WALNUT GROVE.

Incorporated June 28, 1907.

Officers.—N. S. Boone, President; Arthur Burton, Vice-President; E. D. Porter, Vice-President; Jos. L. Silveira, Cashier, Secretary and Treasurer; J. A. Marshall, Assistant Cashier at Danville.  
 Directors.—W. S. Burpee, Arthur Burton, N. S. Boone, Jos. L. Silveira, Wm. K. Cole, A. P. Borges, E. D. Porter, E. I. Hutchinson, John F. Baldwin.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$183,350 36	\$116,892 71	\$300,243 07
Overdrafts	215 59		215 59
Bonds, warrants and other securities		56,080 89	56,080 89
Bank premises, furniture and fixtures	2,663 44	29,853 80	32,517 24
Sure deposits			
Other real estate owned	24,964 54	12,930 67	37,895 21
Due from reserve banks	1,680 50		1,680 50
Due from other banks	9,675 97	4,169 53	13,845 50
Actual cash on hand	162 00		162 00
Exchanges for clearing house			
Checks and other cash items	815 52		815 52
Other resources			
Totals	\$223,537 92	\$219,936 60	\$443,494 52
LIABILITIES.			
Capital stock paid in	\$60,000 00	\$15,000 00	\$75,000 00
Surplus	6,750 00	13,250 00	20,000 00
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	2,267 03		2,267 03
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		10,000 00
Deposits due to banks			
Dividends unpaid	2,310 00		2,310 00
Individual deposits subject to check	106,955 68		106,955 68
Savings deposits			
Demand certificates of deposit	100 00	157,436 60	157,436 60
Time certificates of deposit			
Certified checks	32,705 75		32,705 75
Cashier's checks			
State, county and municipal deposits	2,414 00		2,414 00
Postal savings	34	34,250 00	34,250 00
Other liabilities	55 12		55 12
Totals	\$223,537 92	\$219,936 60	\$443,494 52

NOTE.—The above statement includes the business of the Danville branch office.

## 373. CITIZENS' SAVINGS BANK OF ALAMEDA—ALAMEDA.

Incorporated March 6, 1906.

OFFICERS—James K. Lynch, President; Thos. G. Hutt, Vice-President; Frank V. Bordwell, Cashier, Secretary and Treasurer; C. J. Hammond, Jr., Assistant Cashier; R. B. Tappan, Assistant Cashier.  
 DIRECTORS—James K. Lynch, S. E. Biddle, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thos. G. Hutt, P. H. Gohn, James Tyson.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$584,367 11	
Overdrafts.....				
Bonds, warrants and other securities.....			32,836 00	
Bank premises, furniture and fixtures.....			65,000 00	
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....			42,966 51	
Due from other banks.....				
Actual cash on hand.....			14,625 52	
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....			\$739,795 14	
LIABILITIES.				
Capital stock paid in.....				
Surplus.....			\$50,000 00	
Undivided profits, less expenses and taxes paid.....			16,000 00	
Other existing profits, collected, but not in undivided profits account.....			904 03	
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....			2,000 00	
Savings deposits.....				
Demand certificates of deposit.....			688,085 96	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....			2,805 15	
Other liabilities.....				
Totals.....			\$739,795 14	

## 374. CITIZENS' SAVINGS BANK OF COMPTON—COMPTON.

Incorporated March 7, 1906.

OFFICERS—J. J. Harshman, President; J. H. Williams, Vice-President; E. E. Elliott, Cashier, Secretary and Treasurer.  
 DIRECTORS—P. E. Hoag, E. E. Elliott, J. H. Williams, J. J. Harshman, W. H. Craig.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$77,144 59	
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		12,150 00	
Safe deposit vaults		100 00	
Other real estate owned			
Due from reserve banks		2,561 27	
Due from other banks			
Actual cash on hand		1,498 39	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$93,454 25	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		5,000 00	
Other existing profits, collected, but not in undivided profits account		1,888 22	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit		49,974 80	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,841 23	
Postal savings deposits			
Other liabilities			
Totals		\$93,454 24	



**375. BANK OF NORWALK—NORWALK.**

Incorporated March 12, 1906.

OFFICERS—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Cashier, Secretary and Treasurer; Phosa Roberts, Assistant Cashier.  
 DIRECTORS—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sprout, John Paddison, N. Glazier, C. M. Church, J. G. Smith, J. S. Horst.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$110,076 82		
Advances	430 17		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	11,500 00		
Safe deposit vaults	1 00		
Other real estate owned			
Due from reserve banks	10,038 96		
Due from other banks			
Actual cash on hand	10,223 85		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$142,370 80		

**LIABILITIES.**

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	10,000 00		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,302 33		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	73,606 02		
Savings deposits			
Demand certificates of deposit	90 00		
Time certificates of deposit	21,372 45		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	10,000 00		
Other liabilities			
Totals	\$142,370 80		

# 376. HARBOR CITY SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 15, 1906.

Officers—Chas. Nicolai, President; Jas. H. Dodson, Vice-President; W. L. Davenport, Vice-President; Phillip M. Gaffey, Cashier, Secretary and Treasurer; E. B. Moores, Assistant Cashier.  
 Directors—Chas. Nicolai, John T. Gaffey, Jas. H. Dodson, Ed. Amar, R. D. Sepulveda, W. A. Bonyngue, J. G. Austin, A. G. Sepulveda, Edward Mahar, E. B. Moores, W. L. Davenport.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$173,627 66	
Overdrafts			
Bonds, warrants and other securities		13,500 00	
Bank premises, furniture and fixtures		1,600 00	
Sale deposit vaults			
Other real estate owned		4,445 52	
Due from other banks		2,085 65	
Due from other banks			
Actual cash on hand		5,483 66	
Exchanges for clearing house		73 30	
Checks and other cash items		13 15	
Other resources			
Totals		\$201,428 34	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		10,000 00	
Other existing profits collected, but not in undivided profits account		3,116 65	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		1,000 00	
Savings deposits			
Demand certificates of deposit		133,420 97	
Time certificates of deposit			
Certified checks		16,879 53	
Cashier's checks			
State, county and municipal deposits		12,000 00	
Postal savings deposits			
Other liabilities		11 19	
Totals		\$201,428 34	

## 377. ORANGE SAVINGS BANK—ORANGE.

Incorporated March 16, 1906.

OFFICERS.—P. W. Ehlen, President; M. O. Ainsworth, Vice-President; J. R. Porter, Cashier, Secretary and Treasurer.  
 DIRECTORS.—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, Fred Struck.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$201,920 90	
Bonds, warrants and other securities		7,706 20	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		23,224 13	
Due from other banks			
Actual cash on hand		6,802 44	
Exchanges for clearing house			
Checks and other cash items		5 00	
Other resources			
Totals		\$820,068 67	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		18,000 00	
Other existing profits, collected, but not in undivided profits account		4,750 37	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit		234,738 82	
Time certificates of deposit			
Certified checks		42,687 87	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		3,901 61	
Totals		\$820,068 67	

**379 AND 379A. STATE BANK OF POMONA—POMONA.**

Incorporated March 20, 1906.

OFFICERS—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Cashier, Secretary and Manager; H. J. Vaniman, Assistant Cashier; Lynn S. Birdsell, Assistant Cashier.

DIRECTORS—A. C. Abbott, J. A. Gallup, E. R. Yundt, J. W. Fulton, S. E. Yundt, H. J. Vaniman, J. E. McGowan.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$473,414 92		
Overdrafts		100 54		
Bonds, warrants and other securities		70,124 80		
Bank premises, furniture and fixtures		38,890 00		
Safe deposit vaults		3,100 00		
Other real estate owned				
Due from reserve banks		75,192 98		
Due from other banks				
Actual cash on hand		45,218 97		
Exchanges for clearing house		1,271 12		
Checks and other cash items		27 25		
Other resources				
Totals		\$711,249 88		
LIABILITIES.				
Capital stock paid in				
Surplus		\$75,000 00		
Undivided profits, less expenses and taxes paid		7,000 00		
Other existing profits, collected, but not in undivided profits account		13,876 21		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks		5,776 46		
Dividends unpaid				
Individual deposits subject to check		292,351 99		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		243,513 68		
Certified checks				
Cashier's checks				
State, county and municipal deposits		33,704 04		
Postal savings deposits		40,000 00		
Other liabilities		27 50		
Totals		\$711,249 88		

NOTE.—The above statement includes the business of the Lordshurg branch office.



### 380. CITIZENS' SAVINGS BANK OF UPLAND—UPLAND.

Incorporated May 11, 1906.

OFFICERS—R. F. Lemon, President; W. T. Leeke, Vice-President; R. C. Norton, Cashier, Secretary and Treasurer; M. E. Palmer, Manager; Eva M. Cherry, Assistant Cashier.  
DIRECTORS—R. F. Lemon, M. H. Bordwell, F. L. Purvis, A. F. Harwood, W. T. Leeke, E. T. Jordan, Paul Harwood.

Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
		Combined.
Loans and discounts		
Overdrafts		\$8,540 00
Bonds, warrants and other securities		
Bank premises, furniture and fixtures		6,050 00
Safe deposit vaults		
Other real estate owned		1,247 00
Due from reserve banks		
Due from other banks		8,980 76
Actual cash on hand		
Exchanges for clearing house		1,824 34
Checks and other cash items		
Other resources		109 20
Totals		\$116,751 30
LIABILITIES.		
Capital stock paid in		
Surplus		\$25,000 00
Undivided profits, less expenses and taxes paid		5,500 00
Other existing profits, collected, but not in undivided profits account		8 09
Bills payable (including certificates of deposit representing money borrowed)		
Deposits due to banks		5,000 00
Dividends unpaid		
Individual deposits subject to check		
Savings deposits		1,000 00
Demand certificates of deposit		
Time certificates of deposit		58,460 73
Certified checks		
Cashier's checks		16,738 48
State, county and municipal deposits		
Postal savings deposits		5,000 00
Other liabilities		54 00
Totals		\$116,751 30

## 381. THE GRIDLEY STATE BANK—GRIDLEY.

Incorporated May 14, 1906.

OFFICERS—H. M. Serkland, President; H. C. Veatch, Vice-President; R. M. Veatch, Secretary; B. H. Whitney, Cashier and Treasurer; R. M. Veatch, Assistant Cashier.

DIRECTORS—H. M. Serkland, C. W. Putnam, John Moreland, J. F. Schaeffer, W. H. Gilstrap, H. C. Veatch, B. H. Whitney.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$106,135 02		
Overdrafts.....	2,917 74		
Bonds, warrants and other securities.....	290 00		
Bank premises, furniture and fixtures.....	2,230 66		
Safe deposit vaults.....	194 77		
Other real estate owned.....			
Due from reserve banks.....	6,941 51		
Due from other banks.....			
Actual cash on hand.....	4,001 74		
Exchanges for clearing house.....	176 20		
Checks and other cash items.....	36 75		
Other resources.....			
Totals.....	\$122,927 39		
LIABILITIES.			
Capital stock paid in.....	\$30,000 00		
Surplus.....	2,000 00		
Undivided profits, less expenses and taxes paid.....	161 51		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	9,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	62,822 99		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	13,826 89		
Certified checks.....	1 00		
Cashier's checks.....			
State, county and municipal deposits.....	5,615 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$122,927 39		

**382. FULLERTON SAVINGS BANK—FULLERTON.**

Incorporated June 14, 1906.

OFFICERS—J. E. Jones, President; B. G. Balcom, Vice-President; E. E. Balcom, Cashier and Secretary; J. H. McDermont, Treasurer;  
 R. F. Robinson, Assistant Cashier;  
 DIRECTORS—B. G. Balcom, J. E. Jones, A. C. Bowers, J. H. McDermont, A. McDermont.

**Statement of June 30, 1914.**

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.				
Overdrafts	-----		\$220,090 37	-----
Bonds, warrants and other securities	-----			-----
Bank premises, furniture and fixtures	-----		14,000 00	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		12,055 00	-----
Due from reserve banks	-----			-----
Due from other banks	-----		4,976 07	-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$251,122 04	-----
LIABILITIES.				
Capital stock paid in.				
Surplus	-----		\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----		10,000 00	-----
Other existing profits, collected, but not in undivided profits account	-----		4,478 91	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		177,951 61	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		21,191 52	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		12,500 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----			-----
Totals	-----		\$251,122 04	-----

# 383 AND 383A. BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 26, 1906.

OFFICERS—Dr. Chris. L. Tisdale, President; R. W. Westover, Vice-President, Treasurer and Cashier; Geo. J. Kraftiger, Secretary.  
DIRECTORS—Louis Durbin, R. W. Westover, Chas. C. Boynton, S. B. Hiddle, Jr., Chas. L. Tisdale, I. L. Bryner, Wm. W. Westover.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$124,781 14	\$158,453 70	\$283,234 84
Bonds, warrants and other securities-----	386 15		386 15
Bank premises, furniture and fixtures-----	18,400 00		18,400 00
Safe deposit vaults-----	3,400 00		3,400 00
Other real estate owned-----			
Due from reserve banks-----	6,604 82	11,313 57	17,918 39
Due from other banks-----			
Actual cash on hand-----	10,413 58	4,293 87	14,707 45
Exchanges for clearing house-----			
Checks and other cash items-----	272 52		272 52
Other resources-----	422 90		422 90
Totals-----	\$165,280 41	\$174,061 14	\$339,341 55

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$20,000 00	\$20,000 00	\$20,000 00
Undivided profits, less expenses and taxes paid-----	1,600 00	2,500 00	4,100 00
Other existing profits, collected, but not in undivided profits account-----	348 46	916 67	1,265 13
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Individuals unpaid-----			
Individual deposits subject to check-----	1,473 60		1,473 60
Savings deposits-----	110,718 64		110,718 64
Demand certificates of deposit-----		150,644 47	150,644 47
Time certificates of deposit-----	4,489 81		4,489 81
Certified checks-----			
Cashier's checks-----	500 00		500 00
State, county and municipal deposits-----			
Postal savings deposits-----	16,150 00		16,150 00
Other liabilities-----			
Totals-----	\$165,280 41	\$174,061 14	\$339,341 55

NOTE.—The above statement includes the business of the McPherson branch office.



## 348. THE CITIZENS' BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 26, 1906.

OFFICERS.—F. J. Schultz, President; J. A. Carr, Vice-President; L. R. Robinson, Cashier, Secretary, Treasurer and Manager; J. E. Spafford, Assistant Cashier; R. F. Thurston, Assistant Cashier.  
 DIRECTORS.—J. M. Carr, D. M. Heagerty, T. Jensen, N. Christianson, C. Lepori, C. E. Archer, L. R. Robertson, A. H. Kopperud, F. J. Schultz, Geo. R. Warren, John E. Spafford.

Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combiued.
Loans and discounts.....	\$70,473 90	\$150,025 00	\$220,498 90
Overdrafts.....	133 90	-----	133 90
Bonds, warrants and other securities.....	559 90	-----	559 90
Bank premises, furniture and fixtures.....	18,680 00	-----	30,969 00
Safe deposit vaults.....	900 00	12,289 00	1,900 00
Other real estate owned.....	5,741 86	900 00	9,900 55
Due from reserve banks.....	4,138 69	-----	52,880 51
Due from other banks.....	33,202 99	19,686 52	302 42
Actual cash on hand.....	302 42	-----	21,657 63
Exchanges for clearing house.....	17,955 30	3,732 33	-----
Checks and other cash items.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$117,920 27	\$190,791 54	\$308,711 81
LIABILITIES.			
Capital stock paid in.....	-----	-----	-----
Surplus.....	\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....	5,000 00	8,000 00	13,000 00
Other existing profits, collected, but not in undivided profits account.....	5,086 37	5,589 12	6,275 49
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	85 00	-----	85 00
Individual deposits subject to check.....	122,210 74	-----	122,210 74
Savings deposits.....	-----	-----	167,902 42
Demand certificates of deposit.....	4,238 16	167,902 42	167,902 42
Time certificates of deposit.....	700 00	-----	4,238 16
Certified checks.....	-----	-----	700 00
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$117,920 27	\$190,791 54	\$308,711 81

## 386. BANK OF SHERMAN—SHERMAN.

Incorporated August 28, 1906.

OFFICERS—H. Eller, President; P. T. Durfy, Vice-President; Thos. Feron, Cashier, Secretary, Treasurer and Manager; O. H. Beasley, Assistant Cashier.

DIRECTORS—O. N. Beasley, L. T. Swall, P. E. Benedict, H. Eller, P. T. Durfy.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$82,678 90		
Overdrafts.....		92		
Bonds, warrants and other securities.....		4,000 00		
Bank premises, furniture and fixtures.....		5,253 20		
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		31,737 20		
Due from other banks.....				
Actual cash on hand.....		5,022 98		
Exchanges for clearing house.....		252 28		
Checks and other cash items.....				
Other resources.....				
Totals.....		\$129,005 43		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		2,750 00		
Other existing profits collected but not in undivided profits account.....		1,966 45		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....		771 00		
Individual deposits subject to check.....		86,667 98		
Savings deposits.....				
Demand certificates of deposit.....		280 00		
Time certificates of deposit.....		11,397 47		
Certified checks.....		50 00		
Cashier's checks.....		122 53		
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$129,005 43		

## 388 AND 388A. CITIZENS' STATE BANK OF SAWTELLE—SAWTELLE.

Incorporated September 20, 1906.

OFFICERS—R. F. McClellan, President; W. E. Sawtelle, Vice-President; W. W. Haskell, Cashier, Secretary and Treasurer; G. G. McClellan, Assistant Cashier; T. T. Turner, Assistant Cashier.  
 DIRECTORS—R. F. McClellan, W. E. Sawtelle, J. L. Brady, L. D. Loomis, A. L. King.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$552,994 27		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	34,660 10		
Safe deposit vaults	6,500 00		
Other real estate owned			
Due from reserve banks			
Due from other banks	51,660 50		
Actual cash on hand	57 00		
Exchanges for clearing house checks and other cash items	24,321 86		
Other resources	75 16		
Totals	\$870,277 89		

## LIABILITIES.

Capital stock paid in	
Surplus	
Undivided profits, less expenses and taxes paid	\$50,000 00
Other existing profits, collected, but not in undivided profits account	11,500 00
Bills payable (including certificates of deposit representing money borrowed)	4,114 64
Deposits due to banks	
Dividends unpaid	
Individual deposits subject to check	
Savings deposits	239,911 60
Demand certificates of deposit	
Time certificates of deposit	
Certified checks	120 00
Cashier's checks	55,657 08
State, county and municipal deposits	100 00
Postal savings deposits	95 00
Other liabilities	782 90
	17,996 67
Totals	\$870,277 89

NOTE.—The above statement includes the business of the Palms branch office.

**389. ALHAMBRA SAVINGS BANK—ALHAMBRA.**

Incorporated January 20, 1906.

OFFICERS—E. L. McCormack, President; E. E. Baily, Vice-President; R. F. Bishop, Vice-President; Wm. H. Bedell, Cashier, Secretary and Treasurer.

DIRECTORS—George S. Johnson, E. E. Baily, R. F. Bishop, E. L. McCormack, S. D. Crow, R. H. Sanborn, W. M. Northrup.

Statement of June 30, 1914.

RESOURCES.			Commercial department.	Savings department.	Combined.
Loans and discounts.....			\$36,291 93	\$167,639 00	\$203,930 93
Overdrafts.....					
Bonds, warrants and other securities.....			13,962 50		13,962 50
Bank premises, furniture and fixtures.....			10,866 64	28,430 00	39,296 64
Safe deposit vaults.....				1,570 00	1,570 00
Other real estate owned.....					
Due from reserve banks.....			4,175 85	9,668 34	13,844 19
Due from other banks.....					
Actual cash on hand.....			3,674 03	5,321 98	8,996 01
Exchanges for clearing house.....				810 41	810 41
Checks and other cash items.....			264 48		264 48
Other resources.....					
Totals.....			\$99,175 43	\$213,439 73	\$312,615 16
LIABILITIES.					
Capital stock paid in.....			\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....			5,000 00	5,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....				1,925 17	1,925 17
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Deposits due to banks.....					
Deposits paid.....					
Individual deposits subject to check.....			16,985 98		16,985 98
Savings deposits.....					
Time certificates of deposit.....				167,220 34	167,220 34
Time certificates of deposit.....				14,174 22	14,174 22
Carried checks.....					
Cashier's checks.....					
State, county and municipal deposits.....			9,689 45		9,689 45
Postal savings deposits.....			12,500 00		12,500 00
Other liabilities.....				120 00	120 00
Totals.....			\$99,175 43	\$213,439 73	\$312,615 16

NOTE.—Added commercial department October 27, 1913.



## 390. NILES STATE BANK—NILES.

Incorporated September 24, 1906.

OFFICERS—August May, President; F. B. Granger, Vice-President; Chas. Evans, Cashier, Secretary and Treasurer.  
 DIRECTORS—Chas. Evans, August May, F. B. Granger, J. C. Shinn, J. A. Silva.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$48,583 03		
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----	19,683 70		
Safe deposit vaults-----	9,396 95		
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----			
Actual cash on hand-----	29,497 41		
Exchanges for clearing house-----	10,374 05		
Checks and other cash items-----			
Other resources-----	2,500 00		
Totals-----	\$140,195 14		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	2,580 82		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	54,129 75		
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----	47,050 23		
Cashier's checks-----	100 38		
State, county and municipal deposits-----			
Postal savings deposits-----	10,400 00		
Other liabilities-----	924 96		
Totals-----	\$140,195 14		

# 392. STATE BANK OF NEWPORT—NEWPORT BEACH.

Incorporated October 12, 1906.

OFFICERS—Lew H. Wallace, President; S. Townsend, Vice-President; Chas. H. Wallace, Cashier, Secretary and Treasurer; Max E. Wallace, Assistant Cashier.

DIRECTORS—S. Townsend, Lew H. Wallace, Ed H. Wallace, Chas. H. Wallace, Mrs. W. S. Hooper.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$75,161 40		
Bonds, warrants and other securities-----	513 75		
Bank premises, furniture and fixtures-----	13,700 00		
Safe deposit vaults-----	10,000 00		
Other real estate owned-----			
Due from reserve banks-----	15,087 14		
Due from other banks-----			
Actual cash on hand-----	8,021 02		
Exchanges for clearing house-----			
Checks and other cash items-----	37 15		
Other resources-----	200 00		
Totals-----	\$123,421 06		
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	2,800 00		
Other existing profits, collected, but not in undivided profits account-----	242 21		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	64,313 41		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	15,733 75		
Certified checks-----	250 00		
Cashier's checks-----	2,743 69		
State, county and municipal deposits-----			
Postal savings deposits-----	12,318 00		
Other liabilities-----			
Totals-----	\$123,421 06		

## 394. MONTAGUE BANKING COMPANY—MONTAGUE.

Incorporated December 26, 1906.

OFFICERS—Henry L. Davis, President; E. Reichman, Vice-President; Arthur Simon, Cashier, Secretary, Treasurer and Manager;  
 Walter A. Simon, Assistant Cashier.  
 DIRECTORS—Henry L. Davis, E. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$184,674 62		
Overdrafts.....	198 00		
Bonds, warrants and other securities.....	20,000 00		
Bank premises, furniture and fixtures.....	9,151 96		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	15,373 14		
Due from other banks.....			
Actual cash on hand.....	15,374 93		
Exchanges for clearing house.....			
Checks and other cash items.....	496 83		
Other resources.....	161 33		
Totals.....	\$245,430 81		
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$50,000 00		
Undivided profits, less expenses and taxes paid.....	5,000 00		
Other existing profits, collected, but not in undivided profits account.....	6,388 51		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	20,000 00		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	116,544 58		
Demand certificates of deposit.....			
Time certificates of deposit.....	29,297 72		
Certified checks.....			
Cashier's checks.....			
State county and municipal deposits.....			
Postal savings deposits.....	18,000 00		
Other liabilities.....			
Totals.....	\$245,430 81		

### 395. THE SECURITY SAVINGS BANK OF ORANGE—ORANGE.

Incorporated December 26, 1906.

Officers—W. D. Granger, President; D. F. Campbell, Vice-President; E. W. Bolinger, Cashier, Treasurer and Manager.  
 Directors—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

Statement of June 30, 1914.

#### RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$108,250 00	
Overdrafts			
Bonds, warrants and other securities		11,003 80	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		26,945 99	
Due from other banks			
Actual cash on hand		5,000 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$211,289 79	

#### LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		3,500 00	
Other existing profits, collected, but not in undivided profits account		839 07	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Deposits unpaid			
Individual deposits subject to check			
Savings deposits		171,463 69	
Demand certificates of deposit			
Time certificates of deposit		10,467 03	
Cashier's checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$211,289 79	



**396. OJAI STATE BANK—NORDHOFF.**

Incorporated January 8, 1907.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edward L. Wiest, Cashier, Secretary and Treasurer;  
 Mahed R. Isenberg, Assistant Cashier.

DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, John J. Burke, J. W. Dennison.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$159,168 01		
Overdrafts-----	1,369 10		
Bonds, warrants and other securities-----	17,500 00		
Bank premises, furniture and fixtures-----	12,000 00		
Safe deposit vaults-----	2,000 00		
Other real estate owned-----			
Due from reserve banks-----	30,628 28		
Due from other banks-----			
Actual cash on hand-----	12,987 44		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$235,450 83		

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$40,000 00		
Undivided profits, less expenses and taxes paid-----	3,000 00		
Other existing profits, collected, but not in undivided profits account-----	4,000 00		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	132,992 47		
Savings deposits-----			
Demand certificates of deposit-----	60 15		
Time certificates of deposit-----	39,595 00		
Certified checks-----	25 00		
Cashier's checks-----	53 17		
State, county and municipal deposits-----	15,700 00		
Postal savings deposits-----			
Other liabilities-----	16 04		
Totals-----	\$235,450 83		

## 397. FARMERS AND MERCHANTS' BANK OF IMPERIAL—IMPERIAL.

Incorporated February 12, 1907.

OFFICERS—L. J. Thomas, President; A. E. Wright, Vice-President; Otto Storm, Cashier, Secretary and Treasurer; P. H. Black, Assistant Cashier.  
 DIRECTORS—J. C. Chalupnik, C. C. Reher, J. H. Holland, S. E. Robinson, L. J. Thomas, A. E. Wright, W. Vance Wilson, Barclay Thomas, C. E. Cooke.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
<b>RESOURCES.</b>				
Loans and discounts.....		\$195,698 86		\$227,772 01
Overdrafts.....		2,760 35	\$32,163 15	2,760 35
Bonds, warrants and other securities.....		107 50		107 50
Bank premises, furniture and fixtures.....		6,475 00	750 00	7,225 00
Sale deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		7,604 41		7,604 41
Due from other banks.....		579 54		579 54
Actual cash on hand.....		7,333 94	1,756 86	9,130 80
Exchanges for clearing house.....		1,089 02		1,089 02
Checks and other cash items.....				
Other resources.....		124 16		124 16
<b>Totals</b> .....		\$221,682 78	\$34,710 01	\$256,392 79
<b>LIABILITIES.</b>				
<b>LIABILITIES.</b>				
Capital stock paid in.....				
Surplus.....		\$22,500 00	\$2,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid.....		5,625 00	625 00	6,250 00
Other existing profits, collected, but not in undivided profits account.....		2,863 25	2,113 04	4,796 29
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....		30,000 00		30,000 00
Dividends unpaid.....				
Individual deposits subject to check.....				
Savings deposits.....		139,076 56		139,076 56
Remand certificates of deposit.....			27,684 02	27,684 02
Time certificates of deposit.....		37 50		37 50
Certified checks.....			1,787 95	1,787 95
Cashier's checks.....		1,700 47		1,700 47
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
<b>Totals</b> .....		\$221,682 78	\$34,710 01	\$256,392 79

398. **EAGLE ROCK BANK—EAGLE ROCK.**

Incorporated February 20, 1907.

OFFICERS—E. E. Chandler, President; Robert Henry Brown, Vice-President; Col. J. W. Eddy, Vice-President; Fred E. Biles, Cashier and Secretary; E. E. Chandler, Treasurer; Ada Carr, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Robert Henry Brown, Fred E. Biles, Col. J. W. Eddy, C. L. Ritchey, E. E. Chandler, F. W. Nabouse, O. J. Root.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$69,590 19		
Overdrafts	133 80		
Bonds, warrants and other securities	8,035 90		
Bank premises, furniture and fixtures	10,368 13		
Safe deposit vaults	325 00		
Other real estate owned			
Due from reserve banks			
Due from other banks	8,494 50		
Actual cash on hand			
Exchanges for clearing house	5,064 48		
Checks and other cash items			
Other resources			
Totals	\$102,012 18		

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	500 00		
Other existing profits collected, but not in undivided profits account	1,128 50		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	10,000 00		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	58,986 20		
Demand certificates of deposit			
Time certificates of deposit	4,172 02		
Certified checks			
Cashier's checks	2 00		
State, county and municipal deposits	2,223 46		
Postal savings deposits			
Other liabilities			
Totals	\$102,012 18		

## 400 AND 400A. COMMERCIAL BANK OF TURLOCK—TURLOCK.

Incorporated February 27, 1907.

OFFICERS—H. S. Crane, President; E. B. Osborn, Vice-President; F. W. Hosmer, Cashier, Secretary and Treasurer; L. T. Brown, Assistant Cashier; W. W. Ferguson, Assistant Cashier.  
 DIRECTORS—H. S. Crane, E. B. Osborn, J. F. Carlston, C. H. Geer, Chas. V. Lundahl, J. N. Lester, H. M. Hatch.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$395,098 15	\$381,977 46	\$667,075 61
Overdrafts.....	-----	-----	-----
Bonds, warrants and other securities.....	74,616 33	6,000 00	80,616 33
Bank premises, furniture and fixtures.....	74,029 50	-----	74,029 50
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	2,140 00	-----	2,140 00
Due from reserve banks.....	80,982 15	7,464 91	88,447 06
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	26,694 80	5,547 29	32,242 09
Exchanges for clearing house.....	6,375 76	-----	8,775 76
Checks and other cash items.....	24,709 36	2,400 00	24,709 36
Other resources.....	-----	-----	-----
Totals.....	\$684,646 05	\$303,389 66	\$988,035 71
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	-----	-----	-----
Undivided profits, less expenses and taxes paid.....	68,000 00	7,000 00	75,000 00
Other existing profits, collected, but not in undivided profits account.....	8,666 33	7,578 33	15,634 66
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits due to banks.....	50,000 00	-----	50,000 00
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	424,766 86	3,000 00	3,000 00
Savings deposits.....	-----	-----	424,766 86
Demand certificates of deposit.....	-----	260,511 33	260,511 33
Time certificates of deposit.....	27,911 57	-----	27,911 57
Certified checks.....	31,133 34	-----	31,133 34
Cashier's checks.....	637 95	-----	637 95
State, county and municipal deposits.....	24,000 00	-----	24,000 00
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$684,646 05	\$303,389 66	\$988,035 71

NOTE.—The above statement includes the business of the Denair branch office.



## 401. HARBOR BANK—OAKLAND.

Incorporated May 24, 1907.

OFFICERS—A. G. Taft, President; C. A. Young, Vice-President; C. A. Brown, Cashier, Secretary and Treasurer; W. K. Sparks, Assistant Cashier.  
 DIRECTORS—C. A. Brown, A. Kendall, C. A. Young, Herbert T. Webster, A. G. Taft, Geo. Samuels, N. E. Haines, John A. Ferguson, Donly C. Gray.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$136,156 32	\$63,126 06	\$199,282 38
Bonds, warrants, and other securities	68 21		68 21
Bank premises, furniture and fixtures	59,500 51		59,500 51
Safe deposit vaults	6,227 70		6,227 70
Other real estate owned	10,000 00		10,000 00
Due from reserve banks	14,793 61		14,793 61
Due from other banks	14,186 17	6,043 63	20,229 80
Actual cash on hand	14,012 18	2,754 92	16,767 10
Exchanges for clearing house	5,160 11		5,160 11
Checks and other cash items	572 85		572 85
Other resources			
<b>Totals</b>	<b>\$260,677 66</b>	<b>\$71,924 61</b>	<b>\$332,602 27</b>

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$102,000 00	\$8,000 00	\$110,000 00
Other existing profits, collected, but not in undivided profits account	580 00		580 00
Bills payable (including certificates of deposit representing money borrowed)	6,136 71	2,331 33	8,468 04
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	98,870 13		98,870 13
Demand certificates of deposit			
Time certificates of deposit	1,436 28	61,593 28	61,593 28
Certified checks			1,036 28
Cashier's checks	1,286 32		1,286 32
State, county and municipal deposits	3,168 22		3,168 22
Postal savings deposits	47,000 00		47,000 00
Other liabilities			
<b>Totals</b>	<b>\$260,677 66</b>	<b>\$71,924 61</b>	<b>\$332,602 27</b>

## 402. STATE BANK OF PASADENA—PASADENA.

Incorporated April 5, 1907.

OFFICERS—W. M. Eason, President; R. Eason, Vice-President; Frank W. Hill, Cashier, Secretary and Treasurer.

DIRECTORS—W. M. Eason, Geo. W. Johnson, Frank W. Hill, W. N. Gordy, Carl H. W. Runde, R. Eason.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$158,539 32		
Overdrafts		42 02		
Bonds, warrants, and other securities		4,704 00		
Bank premises, furniture and fixtures		5,900 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		27,216 35		
Due from other banks				
Actual cash on hand		10,537 59		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$206,940 09		
LIABILITIES.				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		7,000 00		
Other existing profits, collected, but not in undivided profits account		5,827 18		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		103,026 93		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		64,633 00		
Certified checks				
Cashier's checks		1,452 98		
State, county and municipal deposits				
Postal savings				
Other liabilities				
Totals		\$206,940 09		

# 403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA—LODI.

Incorporated April 9, 1907.

OFFICERS—John E. Cory, President; T. C. Shaw, Vice-President; W. H. Lorenz, Cashier, Secretary and Treasurer; James P. Shaw, Assistant Cashier and Assistant Treasurer.

DIRECTORS—John E. Cory, T. C. Shaw, C. W. Norton, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin, E. E. Morse.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$219,327 35	
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures		67,250 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		14,738 56	
Due from other banks			
Actual cash on hand		6,200 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
<b>Totals</b>		\$307,715 93	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		6,250 00	
Other existing profits, collected, but not in undivided profits account		3,193 31	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		28 00	
Savings deposits			
Demand certificates of deposit		137,001 92	
Time certificates of deposit			
Certified checks		123,652 70	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		12,300 00	
Other liabilities			
<b>Totals</b>		\$307,715 93	

## 406. PEOPLE'S STATE BANK—TURLOCK.

Incorporated May 6, 1907.

OFFICERS—J. E. Weaver, President; Edgar Baxter, Vice-President; A. L. Foote, Secretary; O. H. Olson, Cashier and Treasurer;  
 Ray E. Weaver, Assistant Cashier.

DIRECTORS—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$234,540 58		
Overdrafts	34 94		
Bonds, warrants, and other securities	29,133 30		
Bank premises, furniture and fixtures	33,000 00		
Safe deposit vaults			
Other real estate owned	1,224 00		
Due from reserve banks	38,375 87		
Due from other banks			
Actual cash on hand	30,877 27		
Exchanges for clearing house	835 22		
Checks and other cash items			
Other resources			
Totals	\$368,081 18		
LIABILITIES.			
Capital stock paid in			
Surplus	\$50,000 00		
Undivided profits, less expenses and taxes paid	10,000 00		
Other existing profits, collected, but not in undivided profits account	5,311 00		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	10,000 00		
Deposits due to bank			
Dividends unpaid			
Individual deposits subject to check	154,358 19		
Savings deposits			
Demand certificates of deposit	4,237 39		
Time certificates of deposit	110,974 60		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	21,200 00		
Other liabilities			
Totals	\$368,081 18		



## 407. FARMERS AND MERCHANT'S BANK—HEMET.

Incorporated May 15, 1907.

OFFICERS—D. W. Amos, President; I. B. Gibbel, Vice-President; C. B. Covell, Cashier, Secretary and Treasurer; H. C. Wilson, Assistant Cashier.  
 DIRECTORS—D. W. Amos, I. B. Gibbel, H. C. Wilson, C. B. Covell, Newman Essick, William Bruce, Daniel Myers, W. W. Phelps, A. C. Barnes, D. A. Kingsbury, Joe Simpson.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants, and other securities	\$118,340 00	\$27,650 00	\$155,990 00
Bank premises, furniture and fixtures			
Safe deposit vaults	2,000 00		2,000 00
Other real estate owned			
Due from reserve banks		6,500 00	6,500 00
Due from other banks	14,984 09	2,000 00	16,984 09
Actual cash on hand			
Exchanges for clearing house	11,749 42	6,400 00	18,149 42
Checks and other cash items			
Other resources			
<b>Totals</b>	<b>\$147,073 51</b>	<b>\$32,550 00</b>	<b>\$199,623 51</b>

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account	6,250 00		6,250 00
Bills payable (including certificates of deposit representing money borrowed)	1,750 00		1,750 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	750 00		750 00
Demand certificates of deposit	97,048 51	47,550 00	97,008 51
Time certificates of deposit			
Certified checks	12,535 00		12,535 00
Cashier's checks			
State, county and municipal deposits	8,720 00		8,720 00
Postal savings deposits			
Other liabilities			
<b>Totals</b>	<b>\$147,073 51</b>	<b>\$52,550 00</b>	<b>\$199,623 51</b>

## 408. SECURITY SAVINGS BANK OF RIVERSIDE—RIVERSIDE.

Incorporated June 5, 1907.

Officers—S. H. Horrick, President; C. H. Low, Vice-President; W. G. Fraser, Vice-President; W. B. Clancy, Vice-President; W. T. Thimmore, Cashier, Secretary and Treasurer; Harry Conrad, Assistant Cashier, and Assistant Secretary.  
 Directors—S. H. Horrick, C. H. Low, W. G. Fraser, W. B. Clancy, J. A. Allen, G. Rouse, F. A. Tolley, E. H. Wood, C. Van Zwaberg, George Frost, D. P. Chapman.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$544,947 50	
Overdrafts			
Bonds, warrants, and other securities		33,687 80	
Bank premises, furniture and fixtures		2,375 98	
Safe deposit vaults		1,000 00	
Other real estate owned			
Due from reserve banks		84,057 70	
Due from other banks			
Actual cash on hand		30,840 20	
Exchange for clearing house			
Checks and other cash items		1,956 80	
Other resources			
Totals		\$800,874 97	

## LIABILITIES.

Capital stock paid in			
Surplus		\$50,000 00	
Undivided profits, less expenses and taxes paid		20,000 00	
Other existing profits, collected, but not in undivided profits account		7,777 50	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		2,500 00	
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		534,920 73	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks		48,646 05	
Cashier's checks			
State, county and municipal deposits		25,000 00	
Postal savings deposits		2,031 60	
Other liabilities			
Totals		\$800,874 97	

## 409. BANK OF MILL VALLEY—MILL VALLEY.

Incorporated June 6, 1907.

Officers: F. F. Hostwick, President; Clinton Polger, Vice President; C. F. Runyon, Vice President; Chas. H. Hudson, Cashier and Secretary; H. H. Bridge, Treasurer; F. C. Anders, Assistant Cashier.  
 Directors: F. F. Hostwick, F. A. Lash, C. O. Runyon, C. W. Duglrow, John Dues, Clinton Polger, Henry B. Bridge.

## Statement of June 30, 1914.

## Head notes

	Commercial department	Savings department	Combined
<b>Loans and discounts</b>			
Overdrafts:			
Bonds, mortgages, and other securities	\$73,375.02	\$97,206.11	\$170,581.13
Bank premises, furniture and fixtures	314.00		314.00
Safe deposit vaults	21,510.85	100,211.30	121,722.15
Other real estate owned	36,300.14	0,000.00	36,300.14
Due from reserve banks		5,000.00	5,000.00
Due from other banks		1,111.00	1,111.00
Actual cash on hand	32,500.00	10,000.00	42,500.00
Exchanges for clearing house			
Checks and other cash items	0,000.00	1,000.00	1,000.00
Other resources			
<b>Totals</b>	\$107,310.00	\$109,396.30	\$216,706.30
<b>Liabilities</b>			
Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$50,000.00	\$15,000.00	\$65,000.00
Other existing profits, collected, but not in undivided profits account	1,000.00	0,000.00	1,000.00
Bills payable (including certificates of deposit representing money borrowed)	602.11	723.31	1,325.42
Deposits due to banks			
Individuals			
Individual deposits subject to check	101,011.00		101,011.00
Time deposits		100,400.00	100,400.00
Time certificates of deposit			
Time certificates of deposit	100.00		100.00
Cashier's checks	0.00		0.00
State, county and municipal deposits	2,000.00		2,000.00
Postal savings deposits	10,000.00	0,000.00	10,000.00
Other liabilities	11.00	823.00	834.00
<b>Totals</b>	\$103,317.00	\$104,223.00	\$207,540.00

## 410 AND 410A. SOUTHERN TRUST AND SAVINGS BANK—SAN DIEGO.

Incorporated June 8, 1907.

OFFICERS—G. A. Davidson, President; Philip Morse, Vice-President; E. O. Hodge, Cashier, Secretary and Manager; L. G. Bradley, Assistant Cashier; W. H. Bradley, Assistant Cashier.  
 DIRECTORS—G. A. Davidson, Philip Morse, R. C. Allen, E. O. Hodge, John E. Boal, A. H. Frost, G. Holterhoff, Jr., C. W. Pauly, B. M. Frees.

## Statement of June 30, 1914.

	RESOURCES.			
	Commercial department.	Savings department.	Combined.	
Loans and discounts				
Overdrafts	\$793,036 67	\$1,139,628 68	\$1,932,665 35	
Bonds, warrants, and other securities	1,323 15		1,323 15	
Bank premises, furniture and fixtures	141,474 50	132,397 48	263,871 98	
Safe deposit vaults	17,600 00		17,600 00	
Other real estate owned				
Due from reserve banks	173,991 96	109,439 53	283,431 49	
Due from other banks				
Actual cash on hand	142,007 40	70,816 69	213,824 09	
Exchanges for clearing house	20,400 15		20,400 15	
Checks and other cash items	845 30	177 59	1,022 89	
Other resources	886 18		886 18	
<b>Totals</b>	<b>\$1,292,486 11</b>	<b>\$1,412,459 97</b>	<b>\$2,734,946 08</b>	
	LIABILITIES.			
Capital stock paid in				
Surplus	\$225,000 00	\$125,000 00	\$350,000 00	
Undivided profits, less expenses and taxes paid	39,000 00	40,000 00	79,000 00	
Other existing profits, collected, but not in undivided profits account	12,006 42	424 68	13,031 10	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid	30,337 10		30,337 10	
Individual deposits subject to check	10,536 00		10,536 00	
Savings deposits	640,028 79	1,270,338 29	1,270,338 29	
Demand certificates of deposit	2,746 63		2,746 63	
Time certificates of deposit	157,072 84	6,697 00	163,769 84	
Certified checks	1,479 17		1,479 17	
Cashier's checks	76,809 16		76,809 16	
State, county and municipal deposits	106,900 00		106,900 00	
Postal savings deposits				
Other liabilities				
<b>Totals</b>	<b>\$1,292,486 11</b>	<b>\$1,412,459 97</b>	<b>\$2,734,946 08</b>	

NOTE.—The above statement includes the business of the La Jolla branch office.



## 411. CITIZENS' BANK OF WINTERS—WINTERS.

Incorporated June 13, 1907.

OFFICERS—J. E. Sackett, President; J. Rummelsburg, Vice-President; W. O. Russell, Secretary; W. S. Baker, Cashier and Treasurer; C. W. Armstrong, Assistant Cashier.  
 DIRECTORS—J. E. Sackett, W. S. Baker, J. Rummelsburg, R. F. Schneider, W. H. Robinson, August Brinck, G. M. Chapman, H. R. Bowman, W. O. Russell.

## Statement of June 30, 1914.

RESOURCES.					
	Commercial department.	Savings department.	Combined.		
Loans and discounts.....	\$138,780 30	\$112,210 95	\$250,991 25		
Overdrafts.....	1,735 30	-----	1,735 30		
Bonds, warrants, and other securities.....	37,136 10	-----	37,136 10		
Bank premises, furniture and fixtures.....	39,285 75	-----	39,285 75		
Safe deposit vaults.....	600 00	-----	600 00		
Other real estate owned.....	-----	-----	-----		
Due from reserve banks.....	15,308 08	2,633 65	18,301 73		
Due from other banks.....	9 32	-----	9 32		
Actual cash on hand.....	6,608 50	-----	6,608 50		
Exchanges for clearing house.....	315 49	2,340 44	8,948 94		
Checks and other cash items.....	-----	-----	315 49		
Other resources.....	-----	-----	-----		
Totals.....	\$239,838 84	\$117,485 04	\$357,323 88		
LIABILITIES.					
Capital stock paid in.....	\$79,600 00	\$12,600 00	\$92,200 00		
Surplus.....	6,630 16	-----	6,630 16		
Undivided profits, less expenses and taxes paid.....	1,777 76	1,293 83	3,071 59		
Other existing profits collected, but not in undivided profits account.....	-----	-----	-----		
Bills payable (including certificates of deposit representing money borrowed).....	43,000 00	-----	43,000 00		
Deposits due to banks.....	-----	-----	-----		
Dividends unpaid.....	255 50	-----	255 50		
Individual deposits subject to check.....	81,345 57	-----	81,345 57		
Savings deposits.....	-----	102,511 21	102,511 21		
Demand certificates of deposit.....	330 00	-----	330 00		
Time certificates of deposit.....	80 00	1,000 00	1,080 00		
Certified checks.....	10 00	-----	10 00		
Cashier's checks.....	-----	-----	-----		
State, county and municipal deposits.....	23,300 00	-----	23,300 00		
Postal savings deposits.....	-----	-----	-----		
Other liabilities.....	3,509 85	-----	3,509 85		
Totals.....	\$239,838 84	\$117,485 04	\$357,323 88		

## 413. BANK OF SAUSALITO—SAUSALITO.

Incorporated July 18, 1907.

OFFICERS—F. A. Robbins, President; R. J. Tyson, Vice-President; F. A. Fiedler, Vice-President; E. S. Rayburn, Cashier, Secretary, Treasurer and Manager; F. D. Linsley, Assistant Cashier.

DIRECTORS—F. A. Robbins, R. J. Tyson, C. P. Overton, F. A. Fiedler, J. V. Silva, C. M. Gunn, M. Cartan, J. E. Hall, John Meechl.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$9,847 45	\$92,285 00	\$102,132 45
Overdrafts	131 92		131 92
Bonds, warrants, and other securities	38,295 77	53,606 71	91,902 48
Bank premises, furniture and fixtures	15,012 65	13,250 00	28,262 65
Safe deposit vaults	1,250 00		1,250 00
Other real estate owned		2,495 13	2,495 13
Due from reserve banks	17,916 65	25,191 17	43,107 83
Due from other banks	148 00		148 00
Actual cash on hand	12,336 98	7,836 53	20,173 51
Exchanges for clearing house			
Checks and other cash items	327 15		327 15
Other resources	549 65		549 65
<b>Totals</b>	<b>\$95,776 23</b>	<b>\$104,664 54</b>	<b>\$200,440 77</b>

## LIABILITIES.

Capital stock paid in	\$12,500 00	\$25,000 00	\$37,500 00
Surplus			
Undivided profits, less expenses and taxes paid	1,631 39	2,283 80	3,315 19
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	69,815 78		69,815 78
Individual deposits subject to check		161,880 74	161,880 74
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	740 75		740 75
Cashier's checks			
State, county and municipal deposits	8,423 63	5,500 00	13,923 63
Postal savings deposits	3,264 68		3,264 68
Other liabilities			
<b>Totals</b>	<b>\$95,776 23</b>	<b>\$104,664 54</b>	<b>\$200,440 77</b>

## 415.—COLFAX BANK—COLFAX.

Incorporated August 12, 1907.

Officers—D. Falconer, President; D. A. Russell, Vice-President; S. G. Watts, Cashier and Secretary; J. B. McCleary, Treasurer.  
 Directors—D. A. Russell, D. Falconer, John B. McCleary, Sam Wolford, Alden Anderson.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$41,197 38	\$30,280 00	\$71,477 38
Overdrafts	3 25		3 25
Bonds, warrants, and other securities	62,269 24	10,916 80	73,186 04
Bank premises, furniture and fixtures	1,439 68		1,439 67
Safe deposit vaults	915 36		915 36
Other real estate owned	822 27		822 27
Due from reserve banks	18,595 34		18,595 34
Due from other banks			
Actual cash on hand	13,047 60	1,505 11	14,552 71
Exchanges for clearing house			
Checks and other cash items	70 00		70 00
Other resources			
Totals	\$138,380 12	\$42,701 91	\$181,082 03

## LIABILITIES.

Capital stock paid in	\$20,000 00		\$25,000 00
Surplus	2,500 00	1,000 00	3,500 00
Undivided profits, less expenses and taxes paid	2,883 11	668 41	3,551 52
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Individuals unpaid			
Individual deposits subject to check	90,415 56		90,415 56
Savings deposits			
Demand certificates of deposit		36,035 50	36,035 50
Time certificates of deposit	7,130 00		7,130 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	10,355 00		10,355 00
Other liabilities	5,396 45		5,396 45
Totals	\$138,380 12	\$42,701 91	\$181,082 03

## 416. BANK OF FORT BIDWELL—FORT BIDWELL.

Incorporated August 13, 1907.

OFFICERS—A. C. Lowell, President; E. P. Sessions, Vice-President; R. R. Baker, Cashier, Secretary and Treasurer;  
 DIRECTORS—A. C. Lowell, E. P. Sessions, R. R. Baker, Edward Conlon, E. G. Peterson, C. H. Fee, H. B. Stephens, Henry Kober, B. J. Fee.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$96,430 21		
Bonds, warrants, and other securities.....	258 39		
Bank premises, furniture and fixtures.....	573 75		
Safe deposit vaults.....	19,000 00		
Other real estate owned.....			
Due from reserve banks.....	3,026 00		
Due from other banks.....	8,187 80		
Actual cash on hand.....	2,276 02		
Exchanges for clearing house.....	10,792 35		
Checks and other cash items.....	289 00		
Other resources.....			
Totals.....	\$140,833 52		
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$30,000 00		
Undivided profits, less expenses and taxes paid.....	3,000 00		
Other existing profits, collected, but not in undivided profits account.....	650 49		
Bills payable (including certificates of deposit representing money borrowed).....	5,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	54,278 58		
Savings deposits.....			
Demand certificates of deposit.....	2,045 66		
Time certificates of deposit.....	42,932 00		
Certified checks.....	2,130 00		
Cashier's checks.....			
State, county and municipal deposits.....	796 70		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$140,833 52		



# 418 AND 418A. BANK OF COMMERCE AND TRUST COMPANY—SAN DIEGO.

Incorporated September 13, 1907.

OFFICERS—Julius Wangerheim, President; F. S. Jennings, Vice-President; Milton H. Epstein, Cashier, Secretary, Treasurer and Manager; R. B. Thomas, Assistant Cashier, Assistant Secretary and Assistant Treasurer.  
DIRECTORS—Julius Wangerheim, J. S. Hawley, Jr., M. A. Graham, Chas. T. Hinde, Geo. W. Marston, Melville Klauber, Nat. R. Titus, F. S. Jennings, L. M. Arcy, Wm. E. Otis.

## Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$754,043 94	\$1,231,214 08	\$60,986 28	\$50,000 00	\$2,062,244 30
Overdrafts.....	391 47				391 47
Bonds, warrants and other securities.....	185,730 00	670,869 50			856,639 50
Bank premises, furniture and fixtures.....		32,000 00			32,000 00
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....	329,947 53	286,229 75	13,306 17	2,000 00	631,483 45
Due from other banks.....		10,000 00			10,000 00
Actual cash on hand.....	112,615 69	50,459 86			163,075 55
Exchanges for clearing house.....	26,528 71	9,710 08			36,238 79
Checks and other cash items.....	12,299 98	114 00			12,403 98
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property.....					
Totals.....	\$1,401,557 32	\$2,290,527 27	\$80,292 45	\$52,000 00	\$3,824,377 04
LIABILITIES.					
Capital stock paid in.....	\$300,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus.....	100,000 00	100,000 00			200,000 00
Undivided profits less expenses and taxes paid.....	45,751 40	38,065 73	3,400 74		87,207 87
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	58,875 55				58,875 55
Dividends unpaid.....	12,500 00				12,500 00
Individual deposits subject to check.....	635,146 09				635,146 09
Savings deposits.....					
Demand certificates of deposit.....	16,798 48	1,894,037 39			1,894,037 39
Time certificates of deposit.....	13,925 69				13,925 69
Certified checks.....	8,831 55				8,831 55
Cashier's checks.....	123,731 39				123,731 39
State, county and municipal deposits.....	50,000 00	143,500 00			193,500 00
Postal savings deposits.....		44,984 15			44,984 15
Other liabilities.....	35,967 17			2,000 00	37,967 17
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			26,891 71	Private trusts not under supervision of State Banking Department	26,891 71
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....	\$1,401,557 32	\$2,290,527 27	\$80,292 45	\$52,000 00	\$3,824,377 04

Note.—The above statement includes the business of the Coronado branch office.





**420.—NIPPON BANK—SACRAMENTO.**

Incorporated September 19, 1907.

OFFICERS—S. Yoshida, President; G. H. Kishi, Vice-President; M. Matsumoto, Vice-President; R. K. Iseri, Cashier, Secretary and Treasurer.

DIRECTORS—S. Yoshida, G. H. Kishi, R. K. Iseri, M. Matsumoto, I. Arao.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$81,348 25		
Bonds, warrants, and other securities-----	480 08		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	1,500 00		
Other real estate owned-----			
Due from reserve banks-----	11,067 76		
Due from other banks-----			
Actual cash on hand-----	5,170 70		
Exchanges for clearing house-----	433 20		
Cheques and other cash items-----			
Other resources-----	249 00		
Totals-----	\$100,248 99		

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$38,775 00		
Other existing profits, collected, but not in undivided profits account-----	5,000 00		
Bills payable (including certificates of deposit representing money borrowed)-----	756 44		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	23,538 23		
Savings deposits-----			
Demand certificates of deposit-----	7,762 26		
Time certificates of deposit-----	22,060 63		
Certified checks-----			
Cashier's checks-----	2,357 43		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$100,248 99		



## 421. BANK OF BURLINGAME—BURLINGAME.

Incorporated September 27, 1907.

OFFICERS—H. T. Scott, President; Gustave J. McGregor, Vice-President; Hall C. Ross, Vice-President; C. S. Crary, Cashier, Secretary, Treasurer and Manager; D. Wisnom, Assistant Cashier.  
 DIRECTORS—J. H. Coleman, Henry T. Scott, F. J. Carolan, Hall C. Ross, Eric Lange, W. M. Roberts, Gustave J. McGregor, C. S. Crary, M. S. Crary.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$54,182 56	\$139,401 00	\$193,640 56
Bonds, warrants, and other securities	101 08		101 08
Bank premises, furniture and fixtures	20,023 53	18,751 50	38,785 03
Safe deposit vaults	21,560 00	15,588 47	37,108 47
Other real estate owned			
Due from reserve banks	8,945 57	4,615 91	13,561 48
Due from other banks	14 90	3,698 49	3,693 39
Actual cash on hand	11,705 43	6,290 46	17,995 89
Exchanges for clearing house	633 08		633 08
Checks and other cash items	135 95		135 95
Other resources			
Totals	\$117,329 11	\$188,225 33	\$305,554 94

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00	\$25,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid	500 60	500 00	1,000 60
Other existing profits collected, but not in undivided profits account	240 98		240 98
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	1,001 50		1,001 50
Savings deposits	82,787 41		82,787 41
Demand certificates of deposit			
Time certificates of deposit	8 60	147,725 83	147,725 83
Certified checks			8 60
Cashier's checks	35 00		35 00
State, county and municipal deposits	2 00		2 00
Postal savings deposits	6,519 06	15,000 00	21,519 06
Other liabilities	1,234 56		1,234 56
Totals	\$117,329 11	\$188,225 33	\$305,554 94

## 422. "CITIZENS' BANK OF ARLINGTON"—RIVERSIDE.

Incorporated September 27, 1907.

OFFICERS—S. H. Herrick, President; Chas. H. Low, Vice-President; W. B. Clancy, Vice-President; J. W. Wells, Cashier, Secretary and Treasurer; H. B. Wells, Assistant Cashier.  
 DIRECTORS—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Zwaluwenberg, J. A. Allen, D. P. Chapman, E. H. Wood, G. Rouse, George Frost, F. A. Tetley.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----	\$122,025 25	-----	-----
Overdrafts	-----	447 87	-----	-----
Bonds, warrants, and other securities	-----	19,200 00	-----	-----
Bank premises, furniture and fixtures	-----	4,280 00	-----	-----
Safe deposit vaults	-----	320 00	-----	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	31,734 19	-----	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	17,739 21	-----	-----
Exchanges for clearing house	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$195,806 52	-----	-----
LIABILITIES.		-----	-----	-----
Capital stock paid in	-----	-----	-----	-----
Surplus	-----	\$25,000 00	-----	-----
Undivided profits, less expenses and taxes paid	-----	3,300 00	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	8,322 05	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	-----	-----	-----
Deposits due to banks	-----	29,000 00	-----	-----
Dividends unpaid	-----	-----	-----	-----
Individual deposits subject to check	-----	96,312 39	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----
Time certificates of deposit	-----	17,347 91	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	3,984 17	-----	-----
State, county and municipal deposits	-----	12,500 00	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	40 00	-----	-----
Totals	-----	\$195,806 52	-----	-----

## 423. UNIVERSITY AVENUE BANK—SAN DIEGO.

Incorporated September 27, 1907.

OFFICERS—Chas. T. Chandler, President; Wm. E. Otis, Vice-President; W. E. Otis, Secretary and Treasurer; E. G. Otis, Cashier.  
 DIRECTORS—Chas. T. Chandler, William E. Otis, John R. Mitchell.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$88,719 75	\$223,300 00	\$312,019 75
Overdrafts.....	291 66		291 66
Bonds, warrants and other securities.....		27,250 00	27,250 00
Bank premises, furniture and fixtures.....	1,488 10		1,488 10
Safe deposit vaults.....		438 00	438 00
Other real estate owned.....			
Due from reserve banks.....	22,551 60	6,423 83	28,975 43
Due from other banks.....	33,641 98		33,641 98
Actual cash on hand.....	11,075 83	4,800 00	15,875 83
Exchanges for clearing house.....	1,863 57		1,863 57
Checks and other cash items.....	1 50		1 50
Other resources.....	98 86		98 86
Totals.....	\$159,741 85	\$262,211 83	\$421,953 68

## LIABILITIES.

Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	5,000 00	5,500 00	10,500 00
Undivided profits, less expenses and taxes paid.....	100 71	206 33	307 04
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	3,046 84		3,046 84
Individual deposits subject to check.....		2,500 00	2,500 00
Savings deposits.....	124,911 40	175,143 69	299,955 09
Demand certificates of deposit.....	142 90		142 90
Time certificates of deposit.....		29,856 81	29,856 81
Certified checks.....			
Cashier's checks.....	1,540 00		1,540 00
State, county and municipal deposits.....		24,005 00	24,005 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$159,741 85	\$262,211 83	\$421,953 68

## 425. THE BANK OF COMMERCE—OAKLAND.

Incorporated October 31, 1907.

OFFICERS—R. M. Gibson, President; Chas. W. Fore, Vice-President and Manager; E. H. M. Lannowe, Secretary, Treasurer and Assistant Cashier.

DIRECTORS—B. M. Gibson, John A. McNear, Chas. W. Fore, Chas. Jurgens, S. G. Cook, C. H. Jurgens, Math. Jacobs, Jos. Pedrini.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$111,806 71	\$33,900 85	\$205,857 56
Bonds, warrants and other securities	77,378 18		9 03
Bank premises, furniture and fixtures	11,000 00		77,378 18
Sale deposit vaults	2,400 00		11,000 00
Other real estate and	2,131 88		16,000 00
Due from reserve banks	17,766 61	2,097 72	2,131 88
Due from other banks			19,863 73
Actual cash on hand	11,612 44	7,780 14	18,792 58
Exchanges for clearing house			
Cheques and other cash items	1,213 00	12,088 20	13,301 20
Other resources			
Totals	\$238,427 25	\$115,926 91	\$354,354 16

## LIABILITIES.

Capital stock paid in			
Surplus	\$32,500 00	\$12,500 00	\$105,000 00
Undivided profits, less expenses and taxes paid		220 00	230 00
Other existing profits, collected, but not in undivided profits account	1,779 64	269 72	1,989 36
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	85,482 05		85,482 05
Savings deposits		102,997 19	102,997 19
Demand certificates of deposit	10,000 00		10,000 00
Time certificates of deposit	1,779 24		1,779 24
Certified checks			
Cashier's checks	236 32		236 32
State, county and municipal deposits	46,600 00		46,600 00
Postal savings deposits			
Other liabilities			
Totals	\$238,427 25	\$115,926 91	\$354,354 16



## 426. CUYAMACA STATE BANK—EL CAJON.

Incorporated November 5, 1907.

OFFICERS—George Sears, President; C. O. Nichols, Vice-President. H. J. Hall, Cashier, Secretary and Treasurer; O. W. Carr, Assistant Cashier.

DIRECTORS—G. W. Fishburn, C. O. Nichols, H. J. Hall, Thos. Ballantyne, Chas. O. Graves, George Sears, William Stell.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$68,398 06		
Overdrafts-----	293 38		
Bonds, warrants and other securities-----	14,720 48		
Bank premises, furniture and fixtures-----	10,008 71		
Safe deposit vaults-----	250 00		
Other real estate owned-----			
Due from reserve banks-----	31,612 99		
Due from other banks-----			
Actual cash on hand-----	7,066 72		
Exchanges for clearing house-----			
Checks and other cash items-----	30 00		
Other resources-----			
Totals-----	\$132,410 34		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	3,000 00		
Other existing profits, collected, but not in undivided profits account-----	3,403 22		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	62,404 21		
Savings deposits-----			
Demand certificates of deposit-----	7,789 29		
Time certificates of deposit-----	18,017 62		
Certified checks-----			
Cashier's checks-----	6 00		
State, county and municipal deposits-----			
Postal savings deposits-----	12,500 00		
Other liabilities-----	200 00		
Totals-----	\$132,410 34		

## 427. FARMERS AND MERCHANTS' BANK OF LONG BEACH—LONG BEACH.

Incorporated November 21, 1907.

OFFICERS—C. J. Walker, President; T. W. Williams, Vice-President; C. E. Huntington, Cashier and Treasurer; H. V. Ketcherside, Assistant Cashier; A. R. Montgomery, Assistant Cashier; W. H. Dunn, Secretary.

DIRECTORS—C. J. Walker, T. W. Williams, S. Townsend, W. H. Dunn, E. W. Hahn.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$497,643 28	\$290,216 60	\$757,859 88
Bonds, warrants and other securities.....	429 87		429 87
Bank premises, furniture and fixtures.....	114,257 50	17,000 00	131,257 50
Safe deposit vaults.....	25,645 55		25,645 55
Other real estate owned.....	2,000 00		2,000 00
Due from reserve banks.....	206,806 93	37,642 80	244,449 73
Due from other banks.....			
Actual cash on hand.....	80,003 24	8,785 10	88,788 34
Exchanges for clearing house.....	7,774 25	427 31	8,201 56
Checks and other cash items.....			
Other resources.....			
Totals.....	\$894,540 62	\$324,071 81	\$1,258,612 43
LIABILITIES.			
Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$71,000 00	\$25,000 00	\$116,000 00
Other existing profits, collected, but not in undivided profits account.....	18,500 00	4,500 00	23,000 00
Bills payable (including certificates of deposit representing money borrowed).....	7,900 68	6,219 79	14,120 47
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	773,352 97		773,352 97
Savings deposits.....		208,800 63	208,800 63
Demand certificates of deposit.....			
Time certificates of deposit.....		67,051 39	67,051 39
Certified checks.....			
Cashier's checks.....	3,786 97		3,786 97
State, county and municipal deposits.....	40,000 00	12,500 00	52,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$894,540 62	\$324,071 81	\$1,258,612 43

## 429. THE FIRST SAVINGS BANK OF GLENDORA—GLENDORA.

Incorporated January 13, 1908.

OFFICERS—W. L. Wiley, President; E. E. Gard, Vice-President; H. C. Wentworth, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. L. Wiley, Charles Ragin, L. N. Turner, I. B. Netzey, C. W. Richardson, E. E. Gard, A. M. Bernhardt.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts		\$30,485 00	
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		17,100 00	
Safe deposit vaults		21,686 25	
Other real estate owned			
Due from reserve banks		2,408 51	
Due from other banks		3,381 71	
Actual cash on hand		1,678 38	
Exchanges for clearing house			
Checks and other cash items		263 67	
Other resources			
Totals		\$77,005 52	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		2,750 00	
Other existing profits, collected, but not in undivided profits account		418 22	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		750 00	
Savings deposits			
Demand certificates of deposit		27,225 96	
Time certificates of deposit			
Certified checks		8,634 36	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		12,200 00	
Other liabilities		26 98	
Totals		\$77,005 52	

## 430. THE INDUSTRIAL BANK OF FRESNO—FRESNO.

Incorporated February 13, 1908.

Officers—R. Okonagi, President; Y. Heyano, Vice-President; S. Miyano, Cashier, Secretary and Treasurer.  
 Directors—M. Matsumoto, S. Nakasugi, K. Asada, B. Okonagi, Y. Heyano, H. Kitahama, T. Okano.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$23,050 00		
Overdrafts			
Bonds, warrants and other securities	45 00		
Bank premises, furniture and fixtures	23,540 17		
Safe deposit vaults	300 00		
Other real estate owned			
Due from reserve banks	9,470 59		
Due from other banks			
Actual cash on hand	4,005 45		
Exchanges for clearing house			
Checks and other cash items	277 17		
Other resources	1,675 00		
Totals	\$31,834 38		
LIABILITIES.			
Capital stock paid in			
Surplus	\$28,200 00		
Undivided profits, less expenses and taxes paid	1,000 00		
Other existing profits, collected, but not in undivided profits account	2,633 79		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	58 11		
Individual deposits subject to check	25,883 43		
Savings deposits			
Demand certificates of deposit	995 00		
Time certificates of deposit	3,284 92		
Certified checks			
Cashier's checks	6 50		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$31,834 38		



## 432. FIRST TRUST AND SAVINGS BANK—OAKLAND.

Incorporated March 12, 1908.

Officers—P. E. Bowles, President; George D. Metcalf, Vice-President; L. G. Burpee, Vice-President; O. D. Jacoby, Cashier, Secretary and Treasurer; J. F. Lange, Assistant Cashier.  
 Directors—L. C. Morehouse, H. C. Morris, E. A. Heron, W. H. Taylor, L. G. Burpee, O. D. Jacoby, P. E. Bowles, G. D. Metcalf, E. L. Dow.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities	\$127,620 00	\$2,752,714 02	\$2,880,334 02
Bank premises, furniture and fixtures			
Safe deposit vaults	30,430 00	431,371 25	462,021 25
Other real estate owned		338,892 38	338,892 38
Due from reserve banks		15,972 64	15,972 64
Due from other banks	34,280 59	224,991 20	259,181 79
Actual cash on hand	15,000 00	74,727 54	89,727 54
Exchanges for clearing house			
Checks and other cash items		6,810 30	6,810 30
Other resources		11 74	11 74
Totals	\$207,351 19	\$4,045,361 07	\$4,252,912 26

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00	\$475,000 00	\$500,000 00
Undivided profits, less expenses and taxes paid	3,600 00	55,700 00	59,300 00
Other existing profits, collected, but not in undivided profits account	42 66	4,695 71	4,738 37
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	154,356 67		154,356 67
Individual deposits subject to check			
Savings deposits	3,051 86		3,051 86
Demand certificates of deposit		3,236,846 00	3,236,846 00
Time certificates of deposit	21,250 00	64,262 48	85,512 48
Certified checks			
Cashier's checks			
State, county and municipal deposits		14,009 42	14,009 42
Postal savings deposits		100,000 00	100,000 00
Other liabilities		35,047 46	35,047 46
Totals	\$207,351 19	\$4,045,361 07	\$4,252,912 26



## 436. BUTTE VALLEY STATE BANK—DORRIS.

Incorporated June 26, 1908.

OFFICERS—Fred Melhus, President; Merrill Evans, Vice-President; F. C. Stitzer, Cashier, Manager, Secretary and Treasurer; Mollie Stitzer, Assistant Cashier.

DIRECTORS—Fred Melhus, Merrill Evans, F. C. Stitzer, Charles Bernath, J. T. Tuffs.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$63,792 62		
Overdrafts.....	10 55		
Bonds, warrants and other securities.....	14,571 41		
Bank premises, furniture and fixtures.....	3,300 00		
Safe deposit vaults.....	300 00		
Other real estate owned.....			
Due from reserve banks.....	10,320 54		
Due from other banks.....	2,018 34		
Actual cash on hand.....	6,285 73		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$101,899 49		

## LIABILITIES.

Capital stock paid in.....	\$25,000 00		
Surplus.....	8,000 00		
Undivided profits, less expenses and taxes paid.....	4,781 57		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	2,500 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	41,047 42		
Savings deposits.....			
Demand certificates of deposit.....	8,351 02		
Time certificates of deposit.....	100 00		
Certified checks.....	330 48		
Cashier's checks.....			
State, county and municipal deposits.....	11,589 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$101,899 49		

## 438 AND 438B. TRADERS' BANK OF LOS ANGELES—LOS ANGELES.

Incorporated August 10, 1908.

OFFICERS—P. L. Wilson, President; J. B. Coulston, Vice-President; Newman Essick, Cashier, Secretary and Treasurer; C. H. Havens, Assistant Cashier and Assistant Secretary.

DIRECTORS—Philip L. Wilson, J. B. Coulston, Thos. F. Cooke, R. C. Mount, Dr. Wm. Brill, L. M. Daytonport, Newman Essick, W. N. Miles, C. H. Havens, Henry Klein, J. W. McKinly, E. T. Parke, F. A. Stanton, D. F. Martin, E. E. Rice.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$608,059 56	\$541,175 97	\$1,149,235 53
Bonds, warrants and other securities	188 95		188 95
Bank premises, furniture and fixtures	675,545 56	30,000 00	95,545 56
Safe deposit vaults	1,333 50	6,000 00	7,333 50
Other real estate owned	600 00		600 00
Due from reserve banks	106,412 36		133,583 25
Due from other banks	3,741 07	27,167 89	9,751 00
Actual cash on hand	84,859 11	6,009 93	110,159 74
Exchanges for clearing house	3,294 94	25,300 63	3,294 94
Cheeks and other cash items	11,273 54		11,273 54
Other resources	13,489 32	31 05	13,540 37
Totals	\$808,800 91	\$635,705 47	\$1,534,506 38

## LIABILITIES.

Capital stock paid in	\$175,000 00	\$75,000 00	\$250,000 00
Surplus	4,500 00	6,500 00	13,000 00
Undivided profits, less expenses and taxes paid	1,325 08		1,325 08
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Individuals unpaid			
Individual deposits subject to check	159,577 06	30,000 00	159,577 06
Savings deposits	7,608 00		7,608 00
Demands and certificates of deposit	486,235 84	399,179 39	486,235 84
Time certificates of deposit			
Certified checks	24,000 00	399,179 39	399,179 39
Cashier's checks		123,026 08	123,026 08
County and municipal deposits	806 23		806 23
Postal savings deposits	14,718 70		14,718 70
Other liabilities	54,500 00		54,500 00
Totals	\$808,800 91	\$635,705 47	\$1,534,506 38

NOTE—The above statement includes the business of the Main street branch office.



# 441, 441A, 441B AND 441C. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK — LOS ANGELES.

Incorporated September 14, 1908.

OFFICERS—Marco H. Hellman, President; Irving H. Hellman Vice-President; C. R. Bell, Secretary and Treasurer; Emanuel Cohen, Cashier; Ben H. Smith, Assistant Cashier; H. B. Kelley, Assistant Cashier; Louis M. Cole, W. L. Valentine, Marco H. Hellman, Irving H. Hellman, Benj. E. Page, M. A. Hamburger, Henderson Hayward, H. C. Fryman, T. J. Fleming, W. H. Stimson, Harry Harris, W. J. Doran, E. W. Sargent, J. Schultz, John T. Cooper, C. G. Lynch.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined
			Court trusts.	Private trusts.	
Loans and discounts-----	\$1,577,124 09	\$1,853,698 09	-----	\$100,000 00	\$3,530,822 18
Overdrafts-----	6,045 88	-----	\$142 11	-----	6,187 99
Bonds, warrants and other securities-----	211,953 14	519,917 45	104,374 58	-----	835,245 17
Bank premises, furniture and fixtures-----	400,875 30	130,909 00	-----	-----	535,784 30
Safe deposit vaults-----	98,375 84	-----	-----	-----	98,375 84
Other real estate owned-----	13,372 00	-----	-----	-----	13,372 00
Due from reserve banks-----	140,006 83	620,619 90	11,546 63	-----	792,173 36
Due from other banks-----	34,130 54	-----	-----	-----	34,130 54
Actual cash on hand-----	232,471 09	99,273 17	500 00	-----	332,244 26
Exchanges for clearing house-----	131,165 14	-----	-----	-----	131,165 14
Checks and other cash items-----	2,391 10	-----	-----	-----	2,391 10
Other resources-----	944 30	-----	-----	-----	944 30
Personal assets received from executors, administrators, assignees, receivers or trustees-----	-----	-----	-----	Private trusts not under supervision of State Banking Department	-----
Trusts invested under order of court, or) (Personal property in accordance with provisions of trust) (Real property-----	-----	-----	77,733 50	-----	77,733 50
Totals-----	\$2,828,337 74	\$3,244,417 61	\$227,346 82	\$100,000 00	\$6,400,102 17
Capital stock paid in-----	-----	-----	-----	-----	-----
Surplus-----	\$275,000 00	\$275,000 00	\$100,000 00	-----	\$750,000 00
Undivided profits less expenses and taxes paid-----	196,016 40	58,985 60	-----	-----	255,000 00
Other existing profits, collected, but not in undivided profits account-----	89,307 72	-----	10,000 00	-----	99,307 72
Bills payable (including certificates of deposit representing money borrowed)-----	11,998 35	4,114 22	-----	-----	16,112 57
Notes rediscounted-----	-----	-----	-----	-----	-----
Deposits due to banks-----	112,961 13	471,501 05	-----	-----	584,462 18
Dividends unpaid-----	-----	-----	-----	-----	-----
Individual deposits subject to check-----	1,914,886 78	-----	-----	-----	1,914,886 78
Savings deposits-----	-----	1,933,591 25	-----	-----	1,933,591 25
Demand certificates of deposit-----	129,250 00	-----	-----	-----	129,250 00
Time certificates of deposit-----	-----	123,162 37	-----	-----	123,162 37
Certified checks-----	-----	-----	-----	-----	-----
Cashier's checks-----	4,156 49	-----	-----	-----	4,156 49
Postal savings deposits-----	42,836 03	-----	-----	-----	42,836 03
State, county and municipal deposits-----	348,000 00	-----	-----	-----	348,000 00
Other liabilities-----	49,068 00	-----	-----	-----	49,068 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees-----	3,426 79	65 12	-----	-----	3,491 91
Personal assets received from executors, administrators, assignees, receivers, or trustees-----	-----	-----	-----	Private trusts not under supervision of State Banking Department	-----
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court-----	-----	-----	117,346 82	-----	117,346 82
Totals-----	\$2,828,337 74	\$3,244,417 61	\$227,346 82	\$100,000 00	\$6,400,102 17

NOTE. The above statement includes the business of the Union Square, 209 Broadway and 214 West Tenth street branch offices.





## 445. TWENTY-THIRD AVENUE BANK—OAKLAND.

Incorporated February 24, 1909.

OFFICERS—B. F. Edwards, President; C. F. Montgomery, Vice-President, Cashier, Secretary and Treasurer.

DIRECTORS—B. F. Edwards, John Ryan, C. F. Montgomery, Nat Cressley, C. B. Zabriskie.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$75,789 30	\$22,013 09	\$127,802 39
Overdrafts.....	64,134 94	-----	64,134 94
Bonds, warrants and other securities.....	3,940 00	-----	3,940 00
Bank premises, furniture and fixtures.....	1,000 00	-----	1,000 00
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks.....	49,499 80	3,016 16	52,515 96
Due from other banks.....	-----	-----	-----
Actual cash on hand.....	12,716 40	1,050 09	13,766 49
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$207,140 44	\$56,079 34	\$263,219 78

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	5,145 00	-----	5,145 00
Undivided profits, less expenses and taxes paid.....	3,004 73	-----	3,004 73
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	90,482 97	51,079 34	141,562 31
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	30,082 74	-----	30,082 74
Time certificates of deposit.....	45,000 00	-----	45,000 00
Certified checks.....	925 00	-----	925 00
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	12,500 00	-----	12,500 00
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$207,140 44	\$56,079 34	\$263,219 78



## 448. HOME SAVINGS BANK OF ESCONDIDO—ESCONDIDO.

Incorporated April 21, 1909.

OFFICERS—W. H. Baldrige, President; G. W. Wisdom, Vice-President; F. G. Baldrige, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. H. Baldrige, G. W. Wisdom, F. H. Roberts, H. F. Bloom, F. G. Baldrige, L. B. Hooper, L. R. Tilghman, H. M. Hall, Nelson Olds.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$105,970 00	
Overdrafts			
Bonds, warrants and other securities		13,600 00	
Bank premises, furniture and fixtures		700 00	
Safe deposit vaults			
Other real estate owned			
Due from real estate owners		10,479 32	
Due from reserve banks			
Due from other banks		2,420 22	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items		98 50	
Other resources			
Totals		\$133,268 04	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000 00	
Undivided profits, less expenses and taxes paid		3,000 00	
Other existing profits, collected, but not in undivided profits account		290 07	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		1,000 00	
Savings deposits			
Demand certificates of deposit		77,522 77	
Time certificates of deposit			
Certified checks		15,455 20	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		11,000 00	
Other liabilities			
Totals		\$133,268 04	

**449. FAIROAKS BANK—FAIROAKS.**

Incorporated April 27, 1909.

OFFICERS—A. T. Hodge, President; W. R. Gore, Vice-President; C. H. Slocum, Cashier, Secretary and Treasurer; A. G. Graham, Assistant Cashier.

DIRECTORS—A. T. Hodge, W. R. Gore, C. H. Slocum, C. D. Levering, J. B. Wraughtam, Alden Anderson, H. G. Studarus.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$20,699 12		
Overdrafts-----	9 44		
Bonds, warrants and other securities-----	16,752 50		
Bank premises, furniture and fixtures-----	9,447 44		
Safe deposit vaults-----	370 37		
Other real estate owned-----	3,544 74		
Due from reserve banks-----	10,876 07		
Due from other banks-----			
Actual cash on hand-----	3,653 37		
Exchanges for clearing house-----			
Cheeks and other cash items-----			
Other resources-----			
Totals-----	\$74,353 05		

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	450 00		
Other existing profits, collected, but not in undivided profits account-----	572 17		
Bills payable (including certificates of deposit representing money borrowed)-----	590 49		
Deposits due to banks-----			
Dividend unpaid-----			
Individual deposits subject to check-----	23,567 29		
Savings deposits-----			
Time certificates of deposit-----			
Time certificates of deposit-----	10,931 43		
Certified checks-----			
Cashier's checks-----	200 00		
State, county and municipal deposits-----	12,500 00		
Postal savings deposits-----	601 67		
Other liabilities-----			
Totals-----	\$74,353 05		

## 450. HOMESTEAD SAVINGS BANK—BERKELEY.

Incorporated May 26, 1909.

OFFICERS—W. P. Woolsey, President; John M. Foy, Vice-President; Frank H. Foote, Vice-President; Frederick H. Clark, Cashier.  
 Secretary and Treasurer; Geo. Leonard, Assistant Cashier and Assistant Secretary. M. Koford, Wm. A. Powell, W. P. Woolsey.  
 DIRECTORS—F. E. Armstrong, Frederick H. Clark, Frank H. Foote, John M. Foy, James M. Koford, Wm. A. Powell, W. P. Woolsey.  
 Hewitt Davenport, George Leonard.

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Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$233,199 22	
Overdrafts.....			
Bonds, warrants and other securities.....		60,820 45	
Bank premises, furniture and fixtures.....		27,904 30	
Safe deposit vaults.....		468 00	
Other real estate owned.....		2,807 46	
Due from reserve banks.....		32,618 99	
Due from other banks.....		1,129 91	
Actual cash on hand.....		10,876 31	
Exchanges for clearing house.....		1,666 81	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$471,492 14	

## LIABILITIES.

Capital stock paid in.....		\$90,000 00	
Surplus.....		12,500 00	
Undivided profits, less expenses and taxes paid.....		1,213 30	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,025 00	
Individual deposits subject to check.....			
Savings deposits.....		249,738 80	
Demand certificates of deposit.....			
Time certificates of deposit.....		69,853 62	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		45,005 54	
Postal savings deposits.....			
Other liabilities.....		1,135 88	
Totals.....		\$471,492 14	

456. **BANK OF CONCORD—CONCORD.**

Incorporated February 26, 1910.

OFFICERS—J. F. Bussey, President; Jos. L. Silveira, Vice-President; Leon L. Herrick, Cashier, Secretary and Treasurer; John Williams, Assistant Cashier.  
 DIRECTORS—J. F. Bussey, M. F. Russi, Fred W. Blume, Leon L. Herrick, W. K. Cole, N. S. Boone, Jos. L. Silveira.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$80,010 80	\$115,020 86	\$195,031 66
Bonds, warrants and other securities-----	50 05		50 05
Bank promises, furniture and fixtures-----	437 10	19,388 65	19,825 75
Safe deposit vaults-----	19,195 17	20,000 00	39,195 17
Other real estate owned-----			
Due from reserve banks-----	9,492 77	15,293 66	24,786 43
Due from other banks-----	712 06		712 06
Actual cash on hand-----	10,876 64	4,019 39	14,896 03
Exchanges for clearing house-----			
Checks and other cash items-----	347 78		347 78
Other resources-----			
<b>Totals-----</b>	<b>\$120,652 37</b>	<b>\$174,322 56</b>	<b>\$294,974 93</b>

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$15,000 00	\$20,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid-----	3,000 00		3,000 00
Other existing profits, collected, but not in undivided profits account-----	168 73		168 73
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	17,500 00		17,500 00
Dividends unpaid-----	2,149 50		2,149 50
Individual deposits subject to check-----	1,500 00		1,500 00
Savings deposits-----	79,046 00		79,046 00
Demand certificates of deposit-----		136,822 56	136,822 56
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	2,287 54	17,500 00	19,787 54
Postal savings deposits-----			
Other liabilities-----			
<b>Totals-----</b>	<b>\$120,652 37</b>	<b>\$174,322 56</b>	<b>\$294,974 93</b>



**461. BANK OF LOLETA—LOLETA.**

Incorporated September 7, 1910.

OFFICERS—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Cashier, Secretary and Treasurer.  
 DIRECTORS—R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Hansen, John Holst.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$47,658 40		
Overdrafts	4 27		
Bonds, warrants and other securities	19,000 00		
Bank premises, furniture and fixtures	5,700 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	5,429 42		
Due from other banks			
Actual cash on hand	5,497 91		
Exchanges for clearing house			
Checks and other cash items	357 60		
Other resources			
<b>Totals</b>	<b>\$83,647 60</b>		

**LIABILITIES.**

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	1,000 00		
Other existing profits, collected, but not in undivided profits account	1,646 46		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	36,107 67		
Savings deposits			
Demand certificates of deposit	1,940 02		
Time certificates of deposit	4,787 55		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits	696 50		
Other liabilities			
<b>Totals</b>	<b>\$83,647 60</b>		

**464 AND 464A. BANK OF TRACY—TRACY.**

Incorporated June 11, 1909.

Officers—J. C. Droge, President; Wm. Schmidt, Vice-President; O. H. Root, Cashier, Manager, Secretary and Treasurer; A. L. Tovo, Assistant Cashier; L. O. Stark, Assistant Cashier.  
 Directors—J. C. Droge, Wm. Schmidt, Peter Droge, Jr., Chas. Peers, John Raggio, Mat Weissner, Rudolph Volmer, L. V. Richardson, John Rathjen.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$150,294 22	\$214,473 26	\$364,767 48
Bonds, warrants and other securities-----	270 58		270 58
Bank premises, furniture and fixtures-----	23,100 00	26,871 16	49,971 16
Safe deposit vaults-----	10,200 00		10,200 00
Other real estate owned-----	1,000 00		1,000 00
Due from reserve banks-----	8,045 47	3,962 01	12,007 48
Due from other banks-----	1,798 40		1,798 40
Actual cash on hand-----	9,064 56	7,343 21	16,387 77
Exchanges for clearing house-----	265 65		265 65
Checks and other cash items-----	750 00		750 00
Other resources-----			
Totals-----	\$204,779 27	\$252,649 64	\$457,428 91

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$45,000 00	\$30,000 00	\$75,000 00
Undivided profits, less expenses and taxes paid-----	3,500 00	2,500 00	6,000 00
Other existing profits, collected, but not in undivided profits account-----	1,566 02	7,033 42	8,599 44
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	36,000 00		36,000 00
Dividends unpaid-----			
Individual deposits subject to check-----	93,679 50		93,679 50
Savings deposits-----			
Demand certificates of deposit-----	1,690 70	204,616 22	204,616 22
Time certificates of deposit-----	5,000 00		5,000 00
Certified checks-----	364 00		364 00
Cashier's checks-----			
State, county and municipal deposits-----	16,800 00	8,500 00	25,300 00
Postal savings deposits-----	1,170 05		1,170 05
Other liabilities-----			
Totals-----	\$204,779 27	\$252,649 64	\$457,428 91

NOTE—The above statement includes the business of the Byron branch office.

## 465. HOME SAVINGS BANK OF WOODLAND—WOODLAND.

Incorporated June 22, 1909.

OFFICERS—M. O. Harling, President; T. J. Vaughn, Vice-President; J. D. Harling, Cashier and Treasurer; R. H. Schluer, Secretary and Assistant Cashier; W. F. Baird, Assistant Cashier; P. G. Friday, Assistant Cashier.

DIRECTORS—M. O. Harling, T. J. Vaughn, Richard Alge, R. J. Gibson, D. E. Guile, D. A. McGriff, Louis Nardbol, T. H. Ryder, Otto Schluer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$631,545 39	
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		292,516 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		67,441 45	
Due from other banks-----			
Actual cash on hand-----		32,912 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$1,024,414 84	

## LIABILITIES.

Capital stock paid in-----	\$125,000 00
Surplus-----	31,250 00
Undivided profits, less expenses and taxes paid-----	4,527 02
Other existing profits, collected, but not in undivided profits account-----	
Bills payable (including certificates of deposit representing money borrowed)-----	
Deposits due to banks-----	
Dividends unpaid-----	5,048 00
Individual deposits subject to check-----	
Savings deposits-----	796,089 82
Time certificates of deposit-----	
Time certificates of deposit-----	
Certified checks-----	
Cashier's checks-----	
State, county and municipal deposits-----	62,500 00
Postal savings deposits-----	
Other liabilities-----	
Totals-----	\$1,024,414 84

## 466. FIRST SAVINGS BANK—VALLEJO.

Incorporated July 23, 1909.

OFFICERS—Jos. R. English, President; Charles Widenmann, Vice-President; B. F. Griffin, Vice-President and Manager; J. E. Hamlin, Cashier; Geo. R. Cadan, Secretary and Treasurer.

DIRECTORS—Jos. R. English, Charles Widenmann, B. F. Griffin, P. E. Bowles, Frank R. Devlin, J. E. Godley, Phillip Steffan.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$830,658 14	
Overdrafts			
Bonds, warrants and other securities		112,665 00	
Bank premises, furniture and fixtures		996 00	
Safe deposit vaults			
Other real estate owned			
Due from other banks		39,640 43	
Due from other banks		300 00	
Actual cash on hand		10,427 67	
Exchanges for clearing house			
Checks and other cash items		408 00	
Other resources			
Totals		\$845,035 24	

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		\$40,000 00	
Dividends unpaid		8,000 00	
Individual deposits subject to check		3,779 71	
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks		443,089 53	
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		166 00	
Totals		\$495,035 24	



## 468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY) — SAN FRANCISCO.

Incorporated July 20, 1867.

OFFICERS—Thos. S. Baker, Agent.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	\$165,343 37		
Due from other banks-----	75,789 63		
Actual cash on hand-----	1,963 52		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----	2,915 76		
Totals-----	\$246,012 18		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$50,000 00		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	5,419 65		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	190,592 53		
Totals-----	\$246,012 18		

## 469. THE BANK OF GARDEN GROVE—GARDEN GROVE.

Incorporated July 9, 1909.

OFFICERS—C. E. Lamme, President; J. Allan Knapp, Vice-President; F. H. Cloyes, Cashier, Manager, Secretary and Treasurer; K. N. Copten, Assistant Cashier.

DIRECTORS—C. E. Lamme, J. Allan Knapp, H. C. Head, F. E. Cloyes, Frank E. John Weisser, C. S. Holt.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$105,194.92		
Bonds, warrants and other securities-----	35.66		
Bank premises, furniture and fixtures-----	14,837.62		
Safe deposit vaults-----	5,000.00		
Other real estate owned-----			
Due from reserve banks-----	9,421.24		
Due from other banks-----			
Actual cash on hand-----	8,069.86		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$142,489.30		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$25,000.00		
Undivided profits, less expenses and taxes paid-----	2,000.00		
Other existing profits, collected, but not in undivided profits account-----	2,099.06		
Bills payable (including certificates of deposit representing money borrowed)-----	33.53		
Deposits due to banks-----	15,000.00		
Dividends unpaid-----	1,000.00		
Individual deposits subject to check-----	61,049.68		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	18,244.82		
Certified checks-----			
Cashier's checks-----	5,067.71		
State, county and municipal deposits-----	12,700.00		
Postal savings deposits-----			
Other liabilities-----	274.50		
Totals-----	\$142,489.30		

**470. BANK OF PERRIS—PERRIS.**

Incorporated November 20, 1908.

Officers—W. W. Stewart, President and Secretary; W. G. Stewart, Cashier and Treasurer; C. R. Stewart, Assistant Cashier.  
 Directors—W. W. Stewart, Edward Poorman, W. G. Stewart.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$97,720 24		
Bonds, warrants and other securities	510 22		
Bank premises, furniture and fixtures	10,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	27,321 32		
Due from other banks			
Actual cash on hand	8,769 47		
Exchanges for clearing house			
Checks and other cash items	1,193 70		
Other resources			
<b>Totals</b>	<b>\$145,454 95</b>		

**LIABILITIES.**

Capital stock paid in	
Surplus	\$25,000 00
Undivided profits, less expenses and taxes paid	6,250 00
Other existing profits, collected, but not in undivided profits account	161 85
Bills payable (including certificates of deposit representing money borrowed)	
Deposits due to banks	
Dividends unpaid	
Individual deposits subject to check	1,950 00
Savings deposits	83,857 05
Time certificates of deposit	19,896 05
Time certificates of deposit	
Certified checks	
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	9,000 00
Other liabilities	
<b>Totals</b>	<b>\$145,454 95</b>

## 471. BANK OF HIGHGROVE—HIGHGROVE.

Incorporated January 7, 1909.

OFFICERS—E. S. Moulton, President; F. M. Ryon, Vice-President; W. H. Ryon, Cashier, Secretary and Treasurer.  
 DIRECTORS—E. S. Moulton, W. H. Ryon, F. M. Ryon, Albert J. Twogood, E. F. Wolever, N. H. Twogood, W. H. Brown.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$46,539 75		
Overdrafts			
Bonds, warrants and other securities	500 00		
Bank premises, furniture and fixtures	1,920 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	10,606 03		
Due from other banks			
Actual cash on hand	2,487 39		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$62,033 17		

## LIABILITIES.

Capital stock paid in	\$25,000 00		
Surplus	700 00		
Undivided profits, less expenses and taxes paid	582 55		
Other existing profits, collected but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	31,230 31		
Savings deposits			
Time certificates of deposit	4,728 85		
Time certificates of deposit			
Ordinary checks			
Cashier's checks			
State county and municipal deposits			
Postal savings deposits	21 46		
Other liabilities			
Totals	\$62,033 17		



**472. BANK OF LA MESA—LA MESA.**

Incorporated June 14, 1909.

OFFICERS—S. C. Grable, President; C. C. Park, Vice-President; L. Sperbeck, Cashier, Manager, Secretary and Treasurer; E. C. Upp, Assistant Cashier.

DIRECTORS—S. C. Grable, C. C. Park, L. Sperbeck, W. E. Thorne, H. C. Park, E. C. Upp, H. A. Hall.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$82,925 84		
Overdrafts-----	246 82		
Bonds, warrants and other securities-----	14,871 36		
Bank premises, furniture and fixtures-----	3,732 95		
Safe deposit vaults-----			
Other real estate owned-----	1,849 95		
Due from reserve banks-----	30,772 49		
Due from other banks-----	5,502 21		
Actual cash on hand-----	6,776 88		
Exchanges for clearing house-----			
Checks and other cash items-----	65 05		
Other resources-----			
Totals-----	\$146,744 55		

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----	3,000 00		
Other existing profits, collected, but not in undivided profits account-----	3,896 10		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	85,175 57		
Savings deposits-----			
Demand certificates of deposit-----	191 14		
Time certificates of deposit-----	17,481 74		
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	12,000 00		
Other liabilities-----			
Totals-----	\$146,744 55		

## 474. THE FIRST BANK OF SAN ANSELMO—SAN ANSELMO.

Incorporated October 13, 1909.

Officers—J. C. Raas, President; E. K. Wood, Vice-President; H. S. Foote, Cashier, Secretary and Treasurer; Thomas F. Butler, Assistant Cashier.

Directors—J. C. Raas, E. K. Wood, Thos. W. Collins, Carl Westerfeld, C. Granucci.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$97,283 67	\$12,287 47	\$109,571 14
Overdrafts.....	2,259 91		2,259 91
Bonds, warrants and other securities.....	16,876 71	3,000 00	19,876 71
Bank premises, furniture and fixtures.....	16,716 69	535 00	17,251 69
Safe deposit vaults.....			
Other real estate owned.....			
Due from other banks.....	37,265 81	2,020 39	39,286 20
Due from other banks.....		8,327 90	45,693 71
Actual cash on hand.....	9,338 06	2,493 26	12,331 32
Exchanges for clearing house.....	259 45	146 21	405 66
Checks and other cash items.....	111 65		111 65
Other resources.....	943 35		943 35
Totals.....	\$151,268 31	\$129,313 43	\$280,581 74

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$10,000 00	\$30,000 00
Surplus.....		2,500 00	2,500 00
Undivided profits, less expenses and taxes paid.....	289 40	2,576 50	2,815 90
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	119,136 55		119,136 55
Savings deposits.....		114,286 93	114,286 93
Demand certificates of deposit.....	80 00		80 00
Time certificates of deposit.....	500 00		500 00
Certified checks.....	4,320 00		4,320 00
Cashier's checks.....			
State, county and municipal deposits.....	6,389 48		6,389 48
Postal savings deposits.....			
Other liabilities.....	602 88		602 88
Totals.....	\$151,268 31	\$129,313 43	\$280,581 74

# 473. CITIZENS' BANK OF OAK PARK—SACRAMENTO (FORMERLY OAK PARK).

Incorporated October 30, 1909.

OFFICERS—H. C. Muddox, President; V. L. Hatfield, Vice-President; D. K. Colclough, Cashier, Secretary and Treasurer; F. W. Blewener, Jr., Assistant Cashier and Assistant Secretary.

DIRECTORS—V. L. Hatfield, Geo. C. Bassett, H. C. Muddox, Alden Anderson, F. W. Blewener, Jr., W. W. Bassett, D. K. Colclough.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$59,438 23	\$26,050 00	\$85,488 23
Overdrafts.....	389 46		389 46
Bonds, warrants and other securities.....	11,266 40	6,439 80	17,706 20
Bank premises, furniture and fixtures.....	1,875 35		1,875 35
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		870 77	870 77
Due from other banks.....			
Actual cash on hand.....	3,714 83	880 14	4,594 97
Exchanges for clearing house.....			
Checks and other cash items.....	8 70		8 70
Other resources.....			
Totals.....	\$76,246 15	\$34,237 71	\$111,083 86

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	400 00	250 00	650 00
Undivided profits, less expenses and taxes paid.....	446 35	270 90	717 25
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	384 32		384 32
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	750 00		750 00
Savings deposits.....	42,137 28		42,137 28
Demand certificates of deposit.....		26,216 81	26,216 81
Time certificates of deposit.....	720 00		720 00
Certified checks.....			
Cashier's checks.....	1,875 00		1,875 00
State, county and municipal deposits.....	35 00		35 00
Postal savings deposits.....	10,000 00	2,500 00	12,500 00
Other liabilities.....			
Totals.....	\$76,848 15	\$34,237 71	\$111,085 86

## 476. AUBURN SAVINGS BANK—AUBURN.

Incorporated September 16, 1898.

OFFICERS—E. T. Robie, President; L. Huntley, Vice-President and Secretary; G. W. Brundage, Cashier and Treasurer.  
 DIRECTORS—E. T. Robie, L. Huntley, Geo. P. Collins, C. H. Slade, G. W. Brundage.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$188,521 52	
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		75,812 92	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		8,500 14	
Due from other banks-----			
Actual cash on hand-----		4,700 00	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$277,534 58	

## LIABILITIES.

Capital stock paid in-----		\$30,000 00	
Surplus-----		2,570 00	
Undivided profits, less expenses and taxes paid-----		2,475 81	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----		2,000 00	
Individual deposits subject to check-----			
Savings deposits-----		193,126 67	
Demand certificates of deposit-----			
Time certificates of deposit-----		1,722 80	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		25,000 00	
Postal savings deposits-----		639 30	
Other liabilities-----			
Totals-----		\$277,534 58	



# 477. RUSS-WILLIAMS BANKING COMPANY—FERNDALE.

Incorporated November 17, 1909.

OFFICERS—Frank G. Williams, President; Wm. N. Russ, Vice-President; George M. Brice, Vice-President; R. S. Feenaty, Cashier, Secretary, and Treasurer.  
DIRECTORS—Frank G. Williams, Wm. N. Russ, Georgia Russ Williams, R. S. Feenaty, Geo. M. Brice.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$130,051 66		
Overdrafts	10 90		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	39,350 85		
Safe deposit vaults	2,088 65		
Other real estate owned			
Due from reserve banks			
Due from other banks	37,925 83		
Actual cash on hand			
Exchanges for clearing house	10,986 10		
Checks and other cash items	36 50		
Other resources			
Totals	\$220,449 79		

## LIABILITIES.

Capital stock paid in	
Surplus	\$25,000 00
Undivided profits, less expenses and taxes paid	7,500 00
Other existing profits, collected, but not in undivided profits account	848 67
Bills payable (including certificates of deposit representing money borrowed)	
Deposits due to banks	
Dividends unpaid	750 00
Individual deposits subject to check	104,364 26
Savings deposits	
Demand certificates of deposit	1,230 25
Time certificates of deposit	68,146 61
Certified checks	
Cashier's checks	110 00
State, county and municipal deposits	
Postal savings deposits	12,500 00
Other liabilities	
Totals	\$220,449 79

## 478. FIRST SAVINGS BANK OF SISKIYOU COUNTY—YREKA.

Incorporated September 27, 1909.

Officers—Fred E. Wadsworth, President; Claude E. Gills, Vice-President; J. A. Thomas, Secretary and Treasurer; H. C. Patterson, Assistant Secretary and Assistant Treasurer.  
 Directors—Fred E. Wadsworth, Claude E. Gills, J. P. Churehill, M. C. Reem, Lillian M. Julien, E. C. Hart, Amelia L. Huseman.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$483,359 11	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		26,820 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		35,480 12	
Due from other banks		2,329 15	
Actual cash on hand		6,362 53	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$552,350 91	

## LIABILITIES.

Capital stock paid in			
Surplus		\$20,000 00	
Undivided profits, less expenses and taxes paid		2,100 00	
Other existing profits, collected, but not in undivided profits account		374 88	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit		219,876 03	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$552,350 91	

## 481. THE FIRST BANK OF SAVINGS OF FORT BRAGG, FORT BRAGG.

Incorporated January 11, 1910.

OFFICERS: Leonard Barnard, President; George Golden, Vice-President; J. E. Weller, Cashier, Secretary and Treasurer.  
 DIRECTORS: R. T. Bourne, J. E. Weller, Leonard Barnard, George Golden, F. Whedlin, Clarence Proback, L. J. Seelye.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$138,123.22	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		11,523.50	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		1,580.00	
Due from other banks		4,130.17	
Actual cash on hand			
Exchanges for clearing house		4,630.39	
Checks and other cash items		11.24	
Other resources			
Totals		\$163,171.63	

## LIABILITIES.

Capital stock paid in			
Surplus		\$25,000.00	
Undivided profits, less expenses and taxes paid		1,730.00	
Other existing profits, collected, but not in undivided profits account		1,330.59	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		122,385.37	
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		12,360.00	
Other liabilities			
Totals		\$163,171.63	

484. **MONOGHAN AND MURPHY BANK—NEEDLES.**

Incorporated July 8, 1905.

OFFICERS—T. J. Murphy, President; Frank Monaghan, Vice-President; Dan Murphy, Secretary; W. C. Kaiser, Cashier, Manager and Treasurer.  
 DIRECTORS—T. J. Murphy, D. C. Russell, Geo. S. Briggs, James Johnson, S. J. Lewis, Dan Murphy, J. A. Christie.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$25,064 45		
Overdrafts	328 85		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	97,555 19		
Safe deposit vaults	400 00		
Other real estate owned			
Due from reserve banks	25,089 19		
Due from other banks	9,592 61		
Actual cash on hand	18,787 70		
Exchanges for clearing house			
Checks and other cash items	2,208 44		
Other resources			
<b>Totals</b>	<b>\$279,086 43</b>		

**LIABILITIES.**

Capital stock paid in	\$25,000 00
Surplus	75,000 00
Undivided profits, less expenses and taxes paid	6,224 06
Other existing profits, collected, but not in undivided profits account	
Bills payable (including certificates of deposit representing money borrowed)	
Deposits due to banks	
Dividends unpaid	
Individual deposits subject to check	136,800 00
Savings deposits	36,042 37
Demand certificates of deposit	
Time certificates of deposit	
Certified checks	
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	
Other liabilities	
<b>Totals</b>	<b>\$279,086 43</b>



## 485. THE LINDSAY SAVINGS BANK—LINDSAY.

Incorporated March 3, 1910.

OFFICERS—Ernest L. Daniels, President; G. K. Hostetter, Vice-President; G. V. Reed, Cashier, Secretary and Treasurer; C. B. Lyons, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—D. O. Bishop, E. L. Daniels, G. V. Reed, G. K. Hostetter, B. A. Angell, Frank Cleary.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$115,250 00	
Overdrafts.....			
Bonds, warrants and other securities.....		5,000 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		8,944 00	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		6,815 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$136,009 00	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		3,500 00	
Other existing profits, collected, but not in undivided profits account.....		1,176 79	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		88,006 32	
Time certificates of deposit.....		17,225 80	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$136,009 00	

## 486. FRESNO SAVINGS BANK - FRESNO.

Incorporated March 16, 1910.

Officers—A. B. Clark, President; J. S. Jones, Vice-President; L. O. Stephens, Vice-President; W. R. Wells, Cashier, Secretary and Treasurer.  
 Directors—A. B. Clark, J. S. Jones, L. O. Stephens, E. J. Bullard, W. J. Kittrell, J. L. Maupin, J. J. Milley, W. O. Miles, D. H. Trowbridge, J. J. Vincent, F. J. Dow.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$473,205 03	
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		27,000 00	
Safe deposit vaults.....		30,800 00	
Other real estate owned.....			
Due from reserve banks.....		44,796 04	
Due from other banks.....			
Actual cash on hand.....		16,905 09	
Exchanges for clearing house.....			
Checks and other cash items.....		900 25	
Other resources.....			
Totals.....		\$803,206 41	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$67,500 00	
Undivided profits, less expenses and taxes paid.....		2,500 00	
Other existing debts, collected, but not in undivided profits account.....		4,733 55	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Deposits from individuals.....		1,133 82	
Individual deposits subject to check.....			
Savings deposits.....			
Demands and certificates of deposit.....		627,319 04	
Certificates of deposit.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$803,206 41	

## 487. THE REDDING SAVINGS BANK—REDDING.

Incorporated March 23, 1910.

OFFICERS—N. B. Frisbie, President; W. D. Tillotson, Vice-President; E. C. Frisbie, Cashier, Manager, Secretary and Treasurer.  
 DIRECTORS—N. B. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$223,706 46	
Overdrafts			
Bonds, warrants and other securities		213,363 55	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		2,026 00	
Due from reserve banks		27,900 08	
Due from other banks			
Actual cash on hand		14,200 18	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$491,205 27	

## LIABILITIES.

Capital stock paid in		\$50,000 00	
Surplus		3,240 00	
Undivided profits, less expenses and taxes paid		1,538 18	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		401,567 08	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		20,000 00	
Fiscal savings deposits		14,836 31	
Other liabilities		3 70	
Totals		\$491,205 27	

## 488. HIGHLAND PARK BANK—LOS ANGELES.

Incorporated March 26, 1910.

OFFICERS—H. A. Church, President; C. M. Church, Vice-President; C. W. Montgomery, Treasurer and Secretary; Oren Lientz, Cashier; L. W. Gatch, Assistant Cashier.  
 DIRECTORS—H. A. Church, C. M. Church, W. R. Myers, C. W. Montgomery, R. O. Church, D. W. Horst, C. C. Cottle.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$131,550 52	\$87,655 00	\$219,205 52
Bonds, warrants and other securities.....	761 25		761 25
Bank premises, furniture and fixtures.....	18,500 00		18,500 00
Safe deposit vaults.....	8,500 00		8,500 00
Other real estate owned.....			
Due from reserve banks.....	27,143 03	2,195 95	29,338 98
Due from other banks.....			
Actual cash on hand.....	11,416 05	2,000 00	13,416 05
Exchanges for clearing house.....			
Checks and other cash items.....	22 75		22 75
Other resources.....			
Totals.....	\$197,893 60	\$91,850 95	\$289,744 55

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	4,000 00	5,000 00	9,000 00
Undivided profits, less expenses and taxes paid.....	2,811 25	1,492 71	4,303 96
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Deposits unpaid.....			
Individual deposits subject to check.....	151,588 85		151,588 85
Savings deposits.....			
Demand certificates of deposit.....		69,141 72	69,141 72
Time certificates of deposit.....	3,000 00	11,216 52	14,216 52
Certified checks.....			
Cashier's checks.....	3,993 50		3,993 50
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$197,893 60	\$91,850 95	\$289,744 55



# 489 AND 489A. SACRAMENTO VALLEY BANK AND TRUST COMPANY — SACRAMENTO.

Incorporated March 31, 1910.

OFFICERS—Geo. T. Bryte, President; E. L. Southworth, Vice-President; F. L. Holland, Vice-President; Wm. Skeels, Cashier, Treasurer and Secretary; E. J. Rader, Assistant Cashier; J. J. Azevedo, Assistant Cashier.  
 DIRECTORS—A. Bonheim, G. J. Bryte, F. L. Holland, E. J. Rader, E. L. Southworth, A. G. Burnett, F. T. Dwyer, E. J. Carragher, B. F. Walton, S. W. McKim, R. J. VanVoorhies, J. A. Hill, M. E. Sanborn, T. W. Madeley, S. M. Feldheim, J. E. Govan, A. Teichert, J. Neltzel, Wm. Skeels, Geo. K. Rader, W. R. Fountain.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts	\$704,408 03	\$1,062,651 03	\$30,000 00	\$39,650 00	\$1,886,719 93
Overdrafts	645 00				645 00
Bonds, warrants and other securities	31,060 20	229,823 59			290,889 79
Bank premises, furniture and fixtures					
Safe deposit vaults					
Other real estate owned	12,303 00				12,303 00
Due from reserve banks	93,766 03	86,724 81		3,000 48	183,491 32
Actual cash on hand	48,564 56	25,499 99		305 29	74,613 97
Exchanges for clearing house	17,180 01		244 13		17,180 01
Checks and other cash items	3,851 83				3,851 83
Other resources	11,780 45				11,780 45
Personal assets received from executors, administrators, assignees, receivers or trustees			46,210 85	Private trusts not under supervision of State Banking Department	46,210 85
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property			37,623 00		37,623 00
Totals	\$923,302 77	\$1,404,710 32	\$132,077 98	\$62,955 77	\$2,543,046 84
LIABILITIES.					
Capital stock paid in	\$315,000 00	\$165,000 00	\$30,000 00	\$30,000 00	\$800,000 00
Surplus	3,000 00	11,000 00			16,000 00
Undivided profits less expenses and taxes paid	22,147 38	11,921 23		2,955 77	37,024 38
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks	10,700 69				10,700 69
Dividends unpaid	386 89				386 89
Individual deposits subject to check	592,192 10				592,192 10
Savings deposits					
Demands certificates of deposit	6,779 57	1,016,723 42			1,016,723 42
Time certificates of deposit	24,030 22				24,030 22
Certified checks	7,540 00				7,540 00
Cashier's checks	6,297 43				6,297 43
State, county and municipal deposits		199,500 00			199,500 00
Postal savings deposits	19,708 54				19,708 54
Other liabilities	3,509 95	565 67			4,075 62
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees			46,210 85		46,210 85
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			45,867 13		45,867 13
Totals	\$923,302 77	\$1,404,710 32	\$132,077 98	\$62,955 77	\$2,543,046 84

NOTE.—The above statement includes the business of the Ione branch office.

## 490. PETALUMA SWISS-AMERICAN BANK—PETALUMA.

Incorporated April 9, 1910.

Officers.—Thomas Maclay, President; L. R. Filippini, Vice-President; Joseph Bloom, Vice-President; R. Righetti, Cashier, Secretary and Treasurer; Walter R. Hall, Assistant Cashier.  
 Directors.—Thomas Maclay, J. V. Filippini, Vittore Berni, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Frank K. Lippitt, M. Newburger, B. J. Padocchi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Riccioli, H. P. Vogelsen.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Comitted.
Loans and discounts	\$361,489 51	\$533,281 30	\$1,094,770 81
Overdrafts	9,221 79		9,221 79
Bonds, warrants and other securities	55,324 27	160,164 29	215,488 56
Bank premises, furniture and fixtures	17,000 00	28,000 00	45,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	61,905 12	50,637 32	112,542 44
Due from other banks			
Actual cash on hand	30,728 20	15,424 81	46,153 01
Exchanges for clearing house	9,353 98		9,353 98
Checks and other cash items	727 39		727 39
Other resources			
Totals	\$738,550 26	\$787,507 72	\$1,526,057 98

## LIABILITIES.

Capital stock paid in			
Surplus	\$180,000 00	\$70,000 00	\$250,000 00
Undivided profits, less expenses and taxes paid	20,000 00	11,000 00	31,000 00
Other existing profits collected, but not in undivided profits account	23,086 42		23,086 42
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	316,315 61		316,315 61
Demand certificates of deposit		613,883 72	613,883 72
Time certificates of deposit	5,057 91		5,057 91
Certified checks	133,283 22		133,283 22
Cashier's checks	1,884 00		1,884 00
State, county and municipal deposits	45,000 00	62,500 00	107,500 00
Postal savings deposits	940 16		940 16
Other liabilities	3,082 94	124 00	3,206 94
Totals	\$738,550 26	\$787,507 72	\$1,526,057 98

## 492. BANK OF RIPON—RIPON.

Incorporated May 2, 1910.

Officers—H. L. Dickey, President; Thos. Frederick, Vice-President; R. T. Melton, Vice-President; A. R. Magruder, Cashier, Secretary and Manager; J. J. Wille, Treasurer; T. C. Shuchers, Assistant Cashier.  
 Directors—R. T. Melton, A. J. Nourse, Karl A. Goshall, H. L. Dickey, Thos. Frederick, J. J. Wille, W. N. Steele.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$52,007 23	\$17,878 80	\$79,486 03
Overdrafts.....			
Bonds, warrants and other securities.....	24,940 70	5,880 00	30,820 70
Bank premises, furniture and fixtures.....	8,975 08	8,975 08	17,950 16
Safe deposit vaults.....	343 80		343 80
Other real estate owned.....			
Due from reserve banks.....	43,675 83		43,675 83
Due from other banks.....	4,659 91		4,659 91
Actual cash on hand.....	8,321 87	1,269 34	9,491 21
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	6,539 60		6,539 60
Totals.....	\$150,074 62	\$25,038 14	\$175,132 76

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	865 07	254 04	1,119 11
Undivided profits, less expenses and taxes paid.....	1,810 51	1,144 44	2,954 95
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	110,835 67		110,835 67
Demand certificates of deposit.....		18,659 66	18,659 66
Time certificates of deposit.....	3,230 30		3,230 30
Certified checks.....	998 01		998 01
Cashier's checks.....	165 06		165 06
State, county and municipal deposits.....			
Postal savings deposits.....	12,300 00		12,300 00
Other liabilities.....			
Totals.....	\$179,074 62	\$25,038 14	\$175,132 76

## 493. RIVERA STATE BANK—RIVERA.

Incorporated May 5, 1910.

OFFICERS—F. A. Coffman, President; L. W. Houghton, Vice-President; G. W. Goodell, Secretary; F. H. Tieskoetter, Cashier and Treasurer.  
 DIRECTORS—F. A. Coffman, L. W. Houghton, T. E. Newlin, G. W. Goodell, O. S. Burke, E. S. Johnson, Geo. E. Triggs.

Statement of June 30, 1914.

RESOURCES.			Commercial department.	Savings department.	Combined.
Loans and discounts					
Overdrafts			\$77,706 55		
Bonds, warrants and other securities			9,224 47		
Bank premises, furniture and fixtures			9,753 00		
Safe deposit vaults			6,500 00		
Other real estate owned					
Due from reserve banks			8,200 84		
Due from other banks					
Accrual cash on hand			5,262 85		
Exchanges for clearing house					
Checks and other cash items					
Other resources					
Totals			\$107,648 61		
LIABILITIES.					
Capital stock paid in					
Surplus			\$25,000 00		
Undivided profits, less expenses and taxes paid			1,500 00		
Other existing profits, collected, but not in undivided profits account			827 93		
Bills payable (including certificates of deposit representing money borrowed)					
Deposits due to banks			5,000 00		
Dividends unpaid					
Individual deposits subject to check			1,000 00		
Savings deposits			53,855 78		
Demand certificates of deposit					
Time certificates of deposit			858 00		
Certified checks					
Cashier's checks					
State, county and municipal deposits			19,606 84		
Postal savings deposits					
Other liabilities					
Totals			\$107,648 61		



## 494. SEBASTOPOL SAVINGS BANK—SEBASTOPOL.

Incorporated December 18, 1910.

OFFICERS—W. W. Monroe, President; Geo. P. McNear, Vice-President; W. M. Fitzsimmons, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. W. Monroe, Geo. P. McNear, Charles G. Martin, Geo. D. Sanborn, John P. Overton, C. W. Woodworth.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$200,603 00	
Overdrafts.....			
Bonds, warrants and other securities.....		5,000 00	
Bank premises, furniture and fixtures.....		4,800 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		10,063 76	
Due from other banks.....			
Actual cash on hand.....		7,094 05	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$287,620 81	

## LIABILITIES.

Capital stock paid in.....		\$25,000 00	
Surplus.....		700 00	
Undivided profits, less expenses and taxes paid.....		5,898 36	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		236,022 45	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$287,620 81	

## 495. PALO VERDE VALLEY BANK—BLYTHE.

Incorporated June 9, 1910.

OFFICERS—Henry C. Downes, President; E. S. McArthur, Vice-President; Geo. W. Kelsey, Cashier, Secretary and Treasurer.  
 DIRECTORS—E. J. Montgomery, Henry C. Downes, G. W. Kelsey, Ed F. Williams, E. S. McArthur, C. L. Suits, Frank Murphy.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$45,800 14		
Bonds, warrants and other securities	303 14		
Bank premises, furniture and fixtures	6,306 57		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,784 95		
Due from other banks			
Actual cash on hand	6,378 70		
Exchanges for clearing house			
Checks and other cash items	1,204 57		
Other resources			
Totals	\$84,787 07		

## LIABILITIES.

Capital stock paid in		\$25,000 00	
Surplus			
Undivided profits, less expenses and taxes paid		3,067 17	
Other existing profits collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits		55,774 82	
Savings deposits			
Demand certificates of deposit		21 50	
Time certificates of deposit			
Certified checks		118 30	
Cashier's checks		800 60	
State, county and municipal deposits			
Postal savings deposits			
Other liabilities		5 18	
Totals		\$84,787 07	

## 496. BANK OF LANKERSHIM—LANKERSHIM.

Incorporated July 18, 1910.

OFFICERS—J. D. Marshall, President; W. T. Hopper, Vice-President; F. Weddington, Vice-President; H. H. Ferguson, Cashier, Secretary and Treasurer.  
 DIRECTORS—H. J. Whitley, Fred Weddington, Dan Bakman, Harry Chandler, J. W. Deupree, Geo. Hanna, D. F. Hill, J. D. Marshall, H. H. Ferguson, C. C. Bowerman, Wm. Klump, H. L. McCabe, Wm. E. Oliver, M. H. Sherman, Guy Weddington, O. J. Wigdai, Wm. T. Hopper.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$41,371 80		
Overdrafts.....	89 24		
Bonds, warrants and other securities.....	14,000 00		
Bank premises, furniture and fixtures.....	13,229 50		
Safe deposit vaults.....	400 00		
Other real estate owned.....			
Due from reserve banks.....	6,166 72		
Due from other banks.....			
Actual cash on hand.....	4,637 05		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	73		
Totals.....	\$80,194 54		

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	1,160 99		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	37,810 69		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	3,714 96		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....	7 90		
Totals.....	\$80,194 54		

## 497 AND 497A. OWENS VALLEY BANK—BISHOP.

Incorporated July 13, 1910.

OFFICERS.—Harry Shaw, President; Thos. Hughes, Vice-President; F. K. Andrews, Secretary and Cashier; E. C. Varney, Treasurer; A. Marshall, Assistant Cashier; A. P. Maurs, manager of branch.

DIRECTORS.—Harry Shaw, Thos. Hughes, F. K. Andrews, Thos. Williams, E. C. Varney.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$135,702 15		\$135,702 15
Overdrafts.....	313 41	\$44,200 00	313 41
Bonds, warrants and other securities.....	3,000 00		3,000 00
Bank premises, furniture and fixtures.....	2,700 00	9,000 00	11,700 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	14,624 78		14,624 78
Actual cash on hand.....	11,100 00	2,961 56	14,061 56
Exchanges for clearing house.....	297 50		297 50
Checks and other cash items.....	913 87		913 87
Other resources.....			
Totals.....	\$108,652 31	\$56,161 56	\$224,813 87
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$50,000 00		\$50,000 00
Undivided profits, less expenses and taxes paid.....	5,000 00	\$10,000 00	15,000 00
Other existing profits, collected, but not in undivided profits account.....	3,667 51	1,000 00	4,667 51
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Individuals unpaid.....			
Individual deposits subject to check.....	105,491 48		105,491 48
Savings deposits.....		37,161 56	37,161 56
Demand certificates of deposit.....	650 00		650 00
Time certificates of deposit.....	300 00		300 00
Certified checks.....	162 71		162 71
Cashier's checks.....	1,510 56		1,510 56
State, county and municipal deposits.....		8,000 00	8,000 00
Postal savings deposits.....	1,870 05		1,870 05
Other liabilities.....			
Totals.....	\$108,652 31	\$56,161 56	\$224,813 87

NOTE.—The above statement includes the business of the Independence branch office.



## 498. THE MISSION BANK OF SANTA CLARA—SANTA CLARA.

Incorporated July 23, 1910.

OFFICERS—Robert A. Fatjo, President; David J. Spence, Vice-President; H. L. Warburton, Cashier, Secretary and Treasurer; Louis G. Fatjo, Assistant Cashier.

DIRECTORS—Robert A. Fatjo, David J. Spence, Louis G. Fatjo, H. L. Warburton, John Lanini.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$87,715 27	\$142,483 97	\$200,199 24
Overdrafts				
Bonds, warrants and other securities		23,043 27	7,775 00	30,818 27
Bank premises, furniture and fixtures		1,700 00		1,700 00
Safe deposit vaults				
Other real estate owned			1,350 00	1,350 00
Due from reserve banks		6,661 58	8,251 65	14,913 23
Due from other banks		590 72	17 18	607 90
Actual cash on hand		8,812 31	2,998 57	11,810 88
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$98,523 15	\$162,876 37	\$261,399 52
LIABILITIES.				
Capital stock paid in		\$14,000 00	\$16,000 00	\$30,000 00
Surplus				
Undivided profits, less expenses and taxes paid		399 45	*280 15	119 30
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Deposits unpaid				
Dividends unpaid				
Individual deposits subject to check		66,380 28		66,380 28
Savings deposits				
Demand certificates of deposit		129 86	14,156 52	147,156 52
Time certificates of deposit				159 36
Certified checks		16,877 40		16,877 40
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits		736 66		736 66
Other liabilities				
Totals		\$98,523 15	\$162,876 37	\$261,399 52

\*Deficit.

## 499. BANK OF ELK GROVE—ELK GROVE.

Incorporated August 23, 1910.

OFFICERS—Geo. M. Taverner, President; G. M. Colton, Vice-President; Chas. H. Cooper, Cashier, Manager, Secretary and Treasurer.  
 DIRECTORS—Geo. M. Taverner, G. M. Colton, Hugh Beattie, Chas. H. Cooper, T. J. Moroney, Hugh B. Bradford, Z. Markofer, Andrew Johnson, J. H. Kerby.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$109,583 05		
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	3,000 00		
Safe deposit vaults.....	9,530 00		
Other real estate owned.....			
Due from reserve banks.....	25,755 38		
Due from other banks.....	1,914 83		
Actual cash on hand.....	8,236 38		
Exchanges for clearing house.....			
Checks and other cash items.....	635 44		
Other resources.....			
Totals.....	\$157,674 98		
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	1,250 00		
Other existing profits, collected, but not in undivided profits account.....	935 71		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	118,864 57		
Demand certificates of deposit.....			
Time certificates of deposit.....	4,682 44		
Certified checks.....	7,169 12		
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	53 14		
Other liabilities.....			
Totals.....	\$157,674 98		

## 500. WESTERN METROPOLIS SAVINGS BANK—SAN FRANCISCO.

Incorporated September 19, 1910.

OFFICERS—W. E. Johnson, President; W. W. Jones, Vice-President; A. B. Plomteaux, Cashier, Manager, Secretary and Treasurer.  
 DIRECTORS—George Long, W. W. Jones, W. E. Johnson, Geo. C. Boardman, Harry N. Stetson.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$28,389 35		
Overdrafts.....			
Bonds, warrants and other securities.....	3,800 00		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....	67,319 73		
Due from reserve banks.....	10,074 69		
Due from other banks.....			
Actual cash on hand.....	1,000 00		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$110,583 77		

## LIABILITIES.

Capital stock paid in.....		\$100,000 00	
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....		9,000 02	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		19,682 79	
Other liabilities.....			
Totals.....		\$110,583 77	

\*Deficit.

## 501. THE CITIZENS' COMMERCIAL BANK—FALLBROOK.

Incorporated October 19, 1910.

OFFICERS—H. Smelser, President; W. E. Gird, Vice-President; W. M. Smelser, Cashier, Secretary and Treasurer.

DIRECTORS—H. Smelser, W. E. Gird, T. J. Shipley, W. M. Smelser, J. M. Mack.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$41,725 20		
Overdrafts.....				
Bonds, warrants and other securities.....		12,500 00		
Bank premises, furniture and fixtures.....		7,400 00		
Safe deposit vaults.....		150 00		
Other real estate owned.....				
Due from reserve banks.....		20,494 08		
Due from other banks.....				
Actual cash on hand.....		4,215 30		
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$89,484 58		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		750 00		
Other existing profits, collected, but not in undivided profits account.....		10 94		
Bills payable (including certificates of deposit representing money borrowed)		544 65		
Deposits due to banks.....				
Deposits unpaid.....				
Individual deposits.....		875 00		
Savings deposits.....		38,827 68		
Demand certificates of deposit.....		437 00		
Time certificates of deposit.....		10,039 31		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		10,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$86,484 58		



## 502. THE BANK OF HUGHSON—HUGHSON.

Incorporated November 9, 1910.

OFFICERS—W. M. Holeman, President; L. C. Quimby, Vice-President; J. W. Holeman, Cashier, Secretary and Treasurer.  
 DIRECTORS—W. M. Holeman, L. C. Quimby, F. M. Hudleson, J. W. Holeman, A. N. Crow.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$88,955 59		
Overdrafts	71 83		
Bonds, warrants and other securities	5,000 00		
Bank premises, furniture and fixtures	9,478 74		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	8,617 99		
Due from other banks			
Actual cash on hand	8,028 96		
Exchanges for clearing house			
Checks and other cash items	4 20		
Other resources			
Totals	\$120,187 31		

## LIABILITIES.

Capital stock paid in	\$25,000 00
Surplus	700 00
Undivided profits, less expenses and taxes paid	543 24
Other existing profits, collected, but not in undivided profits account	
Bills payable (including certificates of deposit representing money borrowed)	15,000 00
Deposits due to banks	
Dividends unpaid	
Individual deposits subject to check	58,125 75
Savings deposits	
Demand certificates of deposit	212 00
Time certificates of deposit	16,106 32
Certified checks	
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	4,500 00
Other liabilities	
Totals	\$120,187 31

## 503. THE VACAVILLE SAVINGS BANK—VACAVILLE.

Incorporated October 26, 1910.

Officers—T. H. Buckingham, President; S. P. Dobbins, Vice-President; H. F. Fowler, Cashier and Treasurer; H. C. Blake, Secretary; L. H. Killingsworth, Assistant Cashier.  
 Directors—T. H. Buckingham, Geo. A. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Atkisson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b> -----			
Overdrafts-----		\$121,842 40	
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		26,270 00	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		4,762 35	
Due from other banks-----			
Actual cash on hand-----		2,653 62	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$155,528 37	
<b>LIABILITIES.</b>			
Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		650 00	
Other existing profits, collected, but not in undivided profits account-----		1,350 82	
Bills payable (including certificates of deposit representing money borrowed)-----		1,123 48	
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		100,371 33	
Demand certificates of deposit-----			
Time certificates of deposit-----		14,592 74	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		12,500 00	
Other liabilities-----			
Totals-----		\$155,528 37	

## 504. BANK OF FOLSOM—FOLSOM.

Incorporated November 14, 1910.

OFFICERS—I. Hinkle, President; J. L. Patterson, Vice-President; J. H. Wentz, Cashier and Secretary; Geo. H. Wetmore, Assistant Cashier.

DIRECTORS—I. Hinkle, G. A. Bauer, J. H. Wentz, J. L. Patterson, John A. Russi, P. A. Hogaboom, J. F. Close.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$83,920 89	\$82,675 00	\$95,404 89
Overdrafts.....	16 65		16 65
Bonds, warrants and other securities.....	21,325 25	14,563 75	35,889 00
Bank premises, furniture and fixtures.....	4,041 76		4,041 76
Safe deposit vaults.....			
Other real estate owned.....	7,125 00		7,125 00
Due from reserve banks.....	12,629 52	2,800 95	14,430 47
Due from other banks.....			
Actual cash on hand.....	7,432 86	338 47	7,771 33
Exchanges for clearing house.....			
Checks and other cash items.....	736 13		736 13
Other resources.....	102 08	10 00	112 08
Totals.....	\$86,799 15	\$80,418 17	\$137,217 32

## LIABILITIES.

Capital stock paid in.....		\$10,000 00	\$25,000 00
Surplus.....	606 00	300 00	906 00
Undivided profits, less expenses and taxes paid.....	55 22	4 92	40 14
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	52,436 10	36,640 17	89,076 27
Demand certificates of deposit.....			
Time certificates of deposit.....	5,188 16	1,352 87	6,541 03
Certified checks.....			
Cashier's checks.....	80 39		80 39
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....		2,120 21	2,120 21
Other liabilities.....	339 28		339 28
Totals.....	\$86,799 15	\$80,418 17	\$137,217 32

## 505. WEST SIDE BANK OF TRACY—TRACY.

Incorporated November 12, 1910.

OFFICERS—A. Grunauer, President; J. D. Van Ormer, Vice-President; Frank J. Antony, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. Grunauer, J. D. Van Ormer, J. Samuels, C. A. Slack, W. H. Riecks, J. S. Welly, Henry Bolzen, J. E. Meyer, A. H. Linne.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
<b>Loans and discounts</b> -----			
Overdrafts-----	\$83,490 77	\$74,353 00	\$157,843 77
Bonds, warrants and other securities-----	103 57		103 57
Bank premises, furniture and fixtures-----	30,540 16	16,069 50	46,609 66
Safe deposit vaults-----	19,175 45		19,175 45
Other real estate owned-----			
Due from reserve banks-----	24,348 31	2,887 13	27,235 47
Due from other banks-----			
Actual cash on hand-----	6,146 29	5,526 20	11,672 40
Exchanges for clearing house-----	11 85		11 85
Checks and other cash items-----			
Other resources-----	38 93		38 93
<b>Totals</b> -----	\$143,664 27	\$98,865 83	\$242,530 10
<b>LIABILITIES.</b>			
Capital stock paid in-----			
Surplus-----	\$90,000 00	\$16,100 00	\$76,100 00
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	2,225 56	2,283 61	4,509 17
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	8,000 00		8,000 00
Dividends unpaid-----			
Individual deposits subject to check-----	63,093 86		63,093 86
Savings deposits-----			
Demand certificates of deposit-----		76,403 82	76,403 82
Time certificates of deposit-----	344 85		344 85
Certified checks-----		108 40	108 40
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----	10,000 00	4,000 00	14,000 00
Other liabilities-----			
<b>Totals</b> -----	\$143,664 27	\$98,865 83	\$242,530 10



## 506. BANK OF CRESCENT CITY—CRESCENT CITY.

Incorporated November 10, 1910.

OFFICERS—Frank Togni, President; David Edwards, Vice-President; E. C. Hegler, Cashier and Treasurer; C. E. Chapman, Secretary; W. F. Wulf, Assistant Cashier.

DIRECTORS—Frank Togni, C. E. Chapman, D. P. Edwards, W. F. Wulf, W. T. Breen.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$40,800 49	\$87,794 65	\$78,585 14
Bonds, warrants and other securities-----	46 00		46 00
Bank premises, furniture and fixtures-----	161 00	13,404 43	13,565 43
Safe deposit vaults-----	3,700 00		3,700 00
Other real estate owned-----			
Due from reserve banks-----	27,084 40	5,145 52	32,230 01
Due from other banks-----	2,207 64		2,207 64
Actual cash on hand-----	6,032 80	9,386 89	16,089 69
Exchanges for clearing house-----	1,427 27		1,427 27
Checks and other cash items-----			
Other resources-----	122 58		122 58
Totals-----	\$82,242 27	\$95,741 49	\$147,483 76

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account-----	600 00	1,000 00	1,600 00
Bills payable including certificates of deposit representing money borrowed-----	1,070 48	119 73	1,790 21
Deposits due to banks-----		659 75	659 75
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	48,518 65		48,518 65
Demand certificates of deposit-----		57,076 15	57,076 15
Time certificates of deposit-----	622 32		622 32
Certified checks-----	9,954 73		9,954 73
Cashier's checks-----			
State, county and municipal deposits-----	876 09		876 09
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$82,242 27	\$95,741 49	\$147,483 76

## 507. THE ANTIOCH BANK OF SAVINGS—ANTIOCH.

Incorporated November 12, 1910.

OFFICERS—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. A. West, William Uren, W. C. Williamson, J. Arata, J. G. Prewett, M. Baeta, O. E. Klengel.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$88,454 00	
Overdrafts-----			
Bonds, warrants and other securities-----		29,845 85	
Bank premises, furniture and fixtures-----		11,800 00	
Safe deposit vaults-----		750 00	
Other real estate owned-----			
Due from reserve banks-----		8,327 06	
Due from other banks-----			
Actual cash on hand-----		8,081 71	
Exchanges for clearing house-----			
Checks and other cash items-----		530 00	
Other resources-----			
Totals-----		\$147,508 62	

## LIABILITIES.

Capital stock paid in-----		\$25,000 00	
Surplus-----		700 00	
Undivided profits, less expenses and taxes paid-----		157 82	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----		6 00	
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		111,644 80	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		10,000 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$147,508 62	

## 508. "MONETA COMMERCIAL BANK"—MONETA.

Incorporated November 25, 1910.

OFFICERS—C. B. Casler, President; H. J. Harris, Vice-President; E. H. Kaufman, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. B. Casler, H. J. Harris, B. T. Hayden, M. W. Rabley, Thos. Biggart, L. F. Stephenson, E. M. Kaufman.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts		\$55,458 38		
Bonds, warrants and other securities				
Bank premises, furniture and fixtures		4,000 00		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		18,979 36		
Due from other banks				
Actual cash on hand		3,808 21		
Exchanges for clearing house				
Checks and other cash items		647 12		
Other resources				
Totals		\$82,400 23		
LIABILITIES.				
Capital stock paid in				
Surplus		\$25,000 00		
Undivided profits, less expenses and taxes paid		2,000 00		
Other existing profits, collected, but not in undivided profits account		426 68		
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		754 00		
Savings deposits		47,890 22		
Demand certificates of deposit				
Time certificates of deposit		216 50		
Certified checks		6,112 64		
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$82,400 23		

NOTE.—Changed name from Moneta Commercial and Savings Bank February 19, 1914.

## 509. CITIZENS' SAVINGS BANK OF INGLEWOOD—INGLEWOOD.

Incorporated November 21, 1910.

OFFICERS.—W. G. Brown, President; W. H. Kelso, Vice-President; F. A. Zillgitt, Cashier, Secretary and Treasurer; L. B. Zillgitt, Assistant Cashier.

DIRECTORS.—W. G. Brown, W. H. Kelso, Adolph Leuzinger, F. A. Zillgitt, John Aeric.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$72,004 37	
Overdrafts.....			
Bonds, warrants and other securities.....		13,367 08	
Bank premises, furniture and fixtures.....		13,627 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		8,085 58	
Due from other banks.....			
Actual cash on hand.....		2,217 52	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$107,301 55	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		700 00	
Other existing profits, collected, but not in undivided profits account.....		3,086 56	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		62,759 38	
Demand certificates of deposit.....			
Time certificates of deposit.....		8,755 61	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		9,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$109,301 55	



## 510. MOUNT SHASTA BANKING COMPANY—FORT JONES.

Incorporated December 19, 1910.

OFFICERS—Dr. A. A. Milliken, President; Henry Egli, Vice-President; M. Pereira, Sr., Vice-President; Thos. J. Taylor, Cashier, Secretary and Treasurer.

DIRECTORS—Dr. A. A. Milliken, Henry Egli, M. Pereira, Sr., E. I. Roberts, John Silva, M. F. Barnum, Thos. J. Taylor.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----			
Bonds, warrants and other securities-----	826,428.92	814,260.80	840,529.72
Bank premises, furniture and fixtures-----	43.11		43.11
Safe deposit vaults-----	37.85		37.85
Other real estate owned-----	1,000.00	936.14	2,836.14
Due from reserve banks-----			
Due from other banks-----	10,087.43		10,087.43
Actual cash on hand-----	416.64		416.64
Exchanges for clearing house-----	3,138.48	1,210.36	4,348.84
Checks and other cash items-----	7.0		7.0
Other resources-----			
Totals-----	842,454.93	816,347.30	858,802.23

## LIABILITIES.

Capital stock paid in-----		810,000.00	825,000.00
Surplus-----			
Undivided profits, less expenses and taxes paid-----	815,000.00		825,000.00
Other existing profits, collected, but not in undivided profits account-----	1,107.44		1,107.44
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Deposits unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	18,403.74		18,403.74
Demand certificates of deposit-----		6,329.30	6,329.30
Time certificates of deposit-----	500.00		500.00
Certified checks-----	6,950.00		6,950.00
Cashier's checks-----	493.75		493.75
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----		18.00	18.00
Totals-----	842,454.93	816,347.30	858,802.23

## 511. BANK OF SAN RAFAEL—SAN RAFAEL.

Incorporated December 23, 1910.

OFFICERS—A. W. Foster, Jr., President; M. T. Freitas, Vice-President; W. P. Murray, Cashier and Secretary; C. A. Thayer, Treasurer; A. N. Boyen, Assistant Cashier.

DIRECTORS—A. W. Foster, Jr., M. T. Freitas, C. A. Thayer, M. J. pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$236,276 13	\$336,864 99	\$573,141 12
Overdrafts.....	1,797 17		1,797 17
Bonds, warrants and other securities.....	73,217 85	45,330 70	118,548 55
Bank premises, furniture and fixtures.....	1,000 00		1,000 00
Safe deposit vaults.....			
Other real estate owned.....		20,642 05	20,642 05
Due from reserve banks.....	34,549 65	10,267 43	44,816 48
Due from other banks.....			
Actual cash on hand.....	21,824 80	8,072 30	29,897 10
Exchanges for clearing house.....			
Checks and other cash items.....	2,517 98	3,317 81	5,835 79
Other resources.....			
<b>Totals</b> .....	<b>\$371,232 98</b>	<b>\$424,495 28</b>	<b>\$795,728 26</b>
<b>LIABILITIES.</b>			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	5,500 00	15,000 00	20,500 00
Undivided profits, less expenses and taxes paid.....	6,694 85	1,698 31	8,393 16
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	177,332 30		177,332 30
Savings deposits.....		382,796 97	382,796 97
Demand certificates of deposit.....	1,585 00		1,585 00
Time certificates of deposit.....	45,500 00		45,500 00
Certified checks.....	2,104 91		2,104 91
Cashier's checks.....			
State, county and municipal deposits.....	50,000 00		50,000 00
Postal savings deposits.....	6,435 78		6,435 78
Other liabilities.....	990 14		990 14
<b>Totals</b> .....	<b>\$371,232 98</b>	<b>\$424,495 28</b>	<b>\$795,728 26</b>

## 512. BANK OF MARICOPA—MARICOPA.

Incorporated January 3, 1911.

OFFICERS—W. H. Coons, President; Walter Snook, Vice-President; C. Z. Vander Horck, Cashier, Secretary and Treasurer; H. A. Peterson, Assistant Cashier.  
 DIRECTORS—W. H. Coons, Walter Snook, G. J. Planz, Chas. Dickinson, F. E. Shafer, T. O. Turner, S. G. Tryon, C. Z. Vander Horck, E. E. Brown, H. N. Taylor, V. D. Black.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$54,916 07	\$17,955 00	\$72,871 07
Bonds, warrants and other securities-----	10 85		10 85
Bank premises, furniture and fixtures-----	16,994 83		16,994 83
Safe deposit vaults-----	16,276 25		16,276 25
Other real estate owned-----	420 00		420 00
Due from reserve banks-----	1,021 00	378 99	1,409 99
Due from other banks-----			
Actual cash on hand-----	6,955 10	814 27	7,849 37
Exchanges for clearing house-----	769 85		769 85
Checks and other cash items-----			
Other resources-----	1,667 38		1,667 38
Totals-----	\$89,101 33	\$19,228 26	\$118,329 59

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in-----			
Surplus-----	\$20,000 00	\$7,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----	825 00	175 00	1,000 00
Other existing profits, collected, but not in undivided profits account-----	1,166 15		1,166 15
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----	750 00		750 00
Individual deposits subject to check-----	55,819 66		55,819 66
Savings deposits-----			
Demand certificates of deposit-----		14,053 26	14,053 26
Time certificates of deposit-----	6,125 63		6,125 63
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	12,000 00		12,000 00
Postal savings deposits-----	2,414 89		2,414 89
Other liabilities-----			
Totals-----	\$89,101 33	\$19,228 26	\$118,329 59

## 513. SECURITY TRUST COMPANY—BAKERSFIELD.

Incorporated October 7, 1910.

OFFICERS—G. J. Planz, President; D. L. Brown, Vice-President; H. R. Peacock, Vice-President; D. Hirschfeld, Vice-President; W. V. Matlock, Cashier and Treasurer; J. A. Hughes, Secretary; E. E. Duncan, Assistant Cashier; C. Wible, Assistant Cashier; O. R. Kampratt, Assistant Cashier.  
 DIRECTORS—G. J. Planz, H. R. Peacock, D. Hirschfeld, J. A. Hughes, C. A. Barlow, D. L. Brown, W. W. Collin, Arthur S. Crites, H. A. Jastro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matley, L. P. St. Clair, Frank W. Warthorst, Louis V. Olcese, S. A. Johnson, Alfred Harrell, John Ehasz.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,065,723 81	\$922,471 94	\$1,688,195 75
Overdrafts.....	1,261 69		1,261 69
Bonds, warrants and other securities.....	143,302 20	380,814 29	574,116 49
Bank premises, furniture and fixtures.....		46,279 28	46,279 28
Safe deposit vaults.....		17,526 66	17,526 66
Other real estate owned.....		11,073 77	11,073 77
Due from reserve banks.....	181,310 37	31,921 74	213,232 11
Due from other banks.....	18,801 70		18,801 70
Actual cash on hand.....	115,896 12	28,861 91	144,758 03
Exchanges for clearing house.....	38,487 68		38,487 68
Checks and other cash items.....			
Other resources.....	14,296 14		14,296 44
Totals.....	\$1,629,080 01	\$1,138,949 59	\$2,768,029 60

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$250,000 00	\$150,000 00	\$400,000 00
Other existing profits, collected, but not in undivided profits account.....	95,100 51	20,000 00	20,000 00
Bills payable (including certificates of deposit representing money borrowed).....			95,100 51
Deposits due to banks.....			
Dividends unpaid.....	20,720 53		20,720 53
Individual deposits subject to check.....	12,086 00		12,086 00
Savings deposits.....	1,139,248 10	662,567 90	1,139,248 10
Demand certificates of deposit.....			
Time certificates of deposit.....	14,266 47		14,266 47
Certified checks.....	3,049 85	122,985 67	126,035 52
Cashier's checks.....	85,554 05		85,554 05
State, county and municipal deposits.....	9,074 50		9,074 50
Postal savings deposits.....		150,000 00	150,000 00
Other liabilities.....		33,366 02	33,366 02
Totals.....	\$1,629,080 01	\$1,138,949 59	\$2,768,029 60



## 514. THE HOLTVILLE BANK—HOLTVILLE.

Incorporated December 23, 1910.

OFFICERS—O. N. Shaw, President; F. K. Weeks, Vice-President; R. W. Hoover, Cashier, Secretary and Treasurer; S. E. Shaw, Assistant Cashier.

DIRECTORS—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, F. M. Ferguson, R. W. Hoover.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$110,118 37		
Bonds, warrants and other securities-----	799 35		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	11,950 00		
Other real estate owned-----	750 00		
Due from reserve banks-----			
Due from other banks-----	24,797 08		
Actual cash on hand-----			
Exchanges for clearing house-----	7,815 04		
Checks and other cash items-----	428 08		
Other resources-----	255 85		
	941 60		
<b>Totals</b> -----	<b>\$157,855 37</b>		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$25,000 00		
Other existing profits, collected, but not in undivided profits account-----	3,250 00		
Bills payable (including certificates of deposit representing money borrowed)-----	1,815 70		
Deposits due to banks-----	19,000 00		
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	100,834 84		
Demand certificates of deposit-----			
Time certificates of deposit-----	4,990 00		
Certified checks-----	2,447 64		
Cashier's checks-----	900 00		
State, county and municipal deposits-----	137 19		
Postal savings deposits-----			
Other liabilities-----			
<b>Totals</b> -----	<b>\$157,855 37</b>		

## 515. KINGSBURG BANK—KINGSBURG.

Incorporated February 2, 1911.

OFFICERS—Nicholas G. Nelson, President; A. T. Carlson, Vice-President; John L. Norman, Vice-President; O. E. Peterson, Cashier, Secretary and Treasurer; E. E. Peterson, Assistant Cashier.

DIRECTORS—Nicholas G. Nelson, A. T. Carlson, John L. Norman, J. P. H. Applequist, O. E. Peterson, John Peterson, Axel W. Sward.

## Statement of June 30, 1914.

RESOURCES.			Commercial department.	Savings department.	Combined.
<b>Loans and discounts.</b>					
Overdrafts			\$79,888 58	\$36,802 61	\$116,691 19
Bonds, warrants and other securities			191 60		191 60
Bank premises, furniture and fixtures					
Safe deposit vaults			19,660 92		19,660 92
Other real estate owned				1,000 00	1,000 00
Due from reserve banks			9,302 91	3,470 79	12,773 70
Due from other banks					
Actual cash on hand			5,425 98	2,784 85	8,210 83
Exchanges for clearing house					
Checks and other cash items			1,968 15		1,968 15
Other resources					
<b>Totals</b>			\$116,438 14	\$44,058 25	\$160,496 39
<b>LIABILITIES.</b>					
<b>Capital stock paid in.</b>					
Surplus			\$25,000 00	\$10,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid			1,265 93	2,485 12	3,751 05
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)			15,000 00		15,000 00
Notes rediscounted			2,000 00		2,000 00
Deposits due to banks					
State, county and municipal deposits					
Individual deposits subject to check			30,318 95		30,318 95
Savings deposits				31,573 13	31,573 13
Demand certificates of deposit			200 50		200 50
Time certificates of deposit			13,583 66		13,583 66
Certified checks					
Cashier's checks					
State, county and municipal deposits					
Postal savings deposits					
Other liabilities					
<b>Totals</b>			\$116,438 14	\$44,058 25	\$160,496 39

## 516. ORLAND SAVINGS BANK—ORLAND.

Incorporated March 1, 1911.

OFFICERS—George A. Barceloux, President; Peter Barceloux, Vice-President; W. E. Seearce, Cashier, Secretary and Treasurer.  
 DIRECTORS—George A. Barceloux, Peter Barceloux, W. E. Seearce, Chas. L. Donohoe, M. J. Seearce.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$79,755 12	
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		14,000 00	
Safe deposit vaults.....			
Other real estate owned.....		4,655 30	
Due from reserve banks.....			
Due from other banks.....		1,674 99	
Actual cash on hand.....			
Exchanges for clearing house.....		2,977 62	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$103,063 03	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		2,431 79	
Other existing profits, collected, but not in undivided profits account.....		1,917 22	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		40 65	
Individual deposits subject to check.....			
Savings deposits.....		61,153 37	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$103,063 03	

## 517. BANK OF CERES—CERES.

Incorporated March 28, 1911.

OFFICERS—L. M. McDonald, President; W. P. Clarke, Cashier, Secretary and Treasurer; L. H. Whitmore, Assistant Cashier and Assistant Secretary.

DIRECTORS—L. M. McDonald, W. R. Service, W. P. Clarke, R. F. Wells, Jr., Antony Morgan, V. D. Whitmore, H. R. Parshall.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$79,082 10	\$85,745 00	\$114,827 10
Bonds, warrants and other securities	863 10		863 10
Bank premises, furniture and fixtures	14,439 70	2,548 00	16,988 60
Safe deposit vaults	2,877 50		2,887 30
Other real estate owned			
Due from reserve banks			
Due from other banks	20,977 33	951 11	21,928 64
Actual cash on hand			
Exchanges for clearing house	7,184 21	1,541 14	9,355 35
Checks and other cash items	326 65		326 65
Other resources			
<b>Totals</b>	<b>\$126,380 79</b>	<b>\$40,786 15</b>	<b>\$167,166 94</b>

## LIABILITIES.

Capital stock paid in			
Surplus	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid	2,250 00	900 00	3,150 00
Other existing profits, collected, but not in undivided profits account	1,348 52		1,348 52
Bills payable (including certificates of deposit representing money borrowed)	6,000 00		6,000 00
Notes rediscounted	1,500 00		1,500 00
Deposits due to banks			
Dividends unpaid	1,255 00		1,255 00
<b>Individual deposits subject to check</b>			
Savings deposits	81,047 60		81,047 60
Demand certificates of deposit		24,886 15	34,866 15
Time certificates of deposit	239 12		239 12
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		12,500 00
Postal savings deposits	240 55		240 55
Other liabilities			
<b>Totals</b>	<b>\$126,380 79</b>	<b>\$40,786 15</b>	<b>\$167,166 94</b>



## 518. GLENN COUNTY SAVINGS BANK - WILLOWS.

Incorporated April 28, 1911.

Officers—J. B. Glenn, President; J. D. Danner, Vice-President; Harlow M. Plimpton, Cashier, Secretary and Treasurer; W. K. Hatch, Assistant Cashier.  
 Directors—P. B. Glenn, J. D. Danner, H. J. Bareloux, John Johansen, P. Bareloux, Geo. A. Kennedy, C. H. Kattenberg, Harlow M. Plimpton, I. J. Proulx.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$141,555 83	\$53,377 03	\$194,932 86
Overdrafts			
Bonds, warrants and other securities	703 00	40,775 00	41,558 00
Bank premises, furniture and fixtures	42,700 00	15,500 00	58,200 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	8,023 01		8,023 01
Due from other banks	812 80		812 80
Actual cash on hand	9,436 48	4,282 73	13,719 21
Exchanges for clearing house	2,087 49		2,087 49
Checks and other cash items	492 01		492 01
Other resources			
Totals	\$207,140 62	\$113,934 76	\$321,075 38

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in			
Surplus	\$20,000 00	\$15,000 00	\$35,000 00
Undivided profits, less expenses and taxes paid	2,500 00	1,250 00	3,750 00
Other existing profits, collected, but not in undivided profits account	891 34	515 00	1,406 34
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	25,000 00		25,000 00
Individual deposits	2,292 00		2,292 00
Individual deposits subject to check	71,895 65		71,895 65
Savings deposits		50,493 76	50,493 76
Demand certificates of deposit	13,466 31		13,466 31
Time certificates of deposit	10,506 96		10,506 96
Certified checks	635 00		635 00
Cashier's checks			
State, county and municipal deposits	19,454 36		19,454 36
Postal savings deposits		37,500 00	37,500 00
Other liabilities			
Totals	\$207,140 62	\$113,934 76	\$321,075 38

# 519. MERCHANTS' COMMERCIAL AND SAVINGS BANK OF OCEAN PARK, CALIFORNIA — SANTA MONICA.

Incorporated May 6, 1911.

OFFICERS—G. W. Thomas, President; S. A. Gerard, Vice-President; J. W. Hughes, Vice-President; R. E. Kuhns, Cashier, Secretary;  
C. W. Fox, Treasurer; H. E. Moody, Assistant Cashier and Assistant Secretary.  
DIRECTORS—G. W. Thomas, Frank Stewart, C. W. Fox, D. C. Graham, S. A. Gerard, Jos. Fauset, Guy L. Furley, Adam Patterson,  
J. W. Hughes.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$155,883 92	\$20,158 00	\$176,041 92
Overdrafts	1,698 19		1,698 19
Bonds, warrants and other securities	11,125 00		11,125 00
Bank premises, furniture and fixtures	56,874 63	5,000 00	61,874 63
Safe deposit vaults	2,000 00		2,000 00
Other real estate owned			
Due from reserve banks	16,758 63	976 12	17,734 75
Due from other banks		5,000 00	5,000 00
Actual cash on hand	12,111 17	689 65	12,800 82
Exchanges for clearing house	1,501 65		1,501 65
Checks and other cash items	35 35		35 35
Other resources	3,646 75		3,646 75
Totals	\$201,035 19	\$31,833 67	\$232,868 86

## LIABILITIES.

Capital stock paid in	\$31,000 00	\$5,000 00	\$36,000 00
Surplus			
Undivided profits, less expenses and taxes paid	5,300 00		5,300 00
Other existing profits, collected, but not in undivided profits account	515 78		515 78
Bills payable (including certificates of deposit representing money borrowed)	35,000 00		35,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	110,368 82		110,368 82
Savings deposits			
Demand certificates of deposit		26,758 67	26,758 67
Time certificates of deposit	100 00		100 00
Certified checks	16,968 00		16,968 00
Cashier's checks	750 00		750 00
State, county and municipal deposits	5,688 59		5,688 59
Postal savings deposits	10,000 00		10,000 00
Other liabilities	15,300 00		15,300 00
	44 00	75 00	119 00
Totals	\$201,035 19	\$31,833 67	\$232,868 86

## 520. BANK OF PATTERSON—PATTERSON.

Incorporated May 23, 1911.

OFFICERS—C. A. Sperry, Vice-President; C. J. Carlson, Cashier, Secretary and Treasurer; F. H. Paddock, Assistant Cashier.  
 DIRECTORS—C. A. Sperry, J. M. Kerr, C. J. Carlson, J. P. Bernard.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$106,685 57		
Bonds, warrants and other securities-----	2,498 61		
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	32,461 30		
Other real estate owned-----			
Due from reserve banks-----	10,766 45		
Due from other banks-----			
Actual cash on hand-----	9,944 75		
Exchanges for clearing house-----			
Checks and other cash items-----	248 00		
Other resources-----	5,768 13		
Totals-----	\$168,372 87		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$34,500 00		
Undivided profits, less expenses and taxes paid-----	2,000 00		
Other existing profits, collected, but not in undivided profits account-----	1,104 79		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	15,000 00		
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	102,834 64		
Demand certificates of deposit-----			
Time certificates of deposit-----	1,665 11		
Certified checks-----	11,924 33		
Cashier's checks-----	44 00		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$168,372 87		

## 521. MONTEREY SAVINGS BANK—MONTEREY.

Incorporated May 19, 1911.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Cashier, Secretary and Treasurer; E. E. James, Assistant Cashier.  
 DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, M. Ortins, O. S. Trimmer.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$819,050 77	
Overdrafts				
Bank warrants and other securities			7,560 00	
Bank premises furniture and fixtures				
Safe deposit vaults				
Other real estate owned			1,974 28	
Due from reserve banks			14,702 94	
Due from other banks				
Actual cash on hand				
Exchanges for clearing house			5,800 00	
Checks and other cash items				
Other resources				
Totals			\$849,087 99	
LIABILITIES.				
Capital stock paid in			\$50,000 00	
Surplus			500 00	
Undivided profits, less expenses and taxes paid			10,867 14	
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			287,590 85	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$849,067 99	



## 522. RICHMOND SAVINGS BANK — RICHMOND.

Incorporated June 12, 1911.

OFFICERS—Clinton E. Worden, President; Charles J. Crary, Vice-President and Manager; L. D. Dimm, Vice-President; C. J. Shepherd, Cashier, Secretary and Treasurer; Arba J. Heald, Assistant Cashier.  
 DIRECTORS—Clinton E. Worden, Charles J. Crary, L. D. Dimm, J. K. Lynch, J. M. Quay, C. H. Robertson, J. C. Black, F. E. Beck, A. A. Fenner, H. W. Fulse, C. J. Shepherd.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$229,389 90	
Overdrafts			
Bonds, warrants and other securities		151,950 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		31,481 18	
Due from other banks			
Due from reserve banks		7,540 95	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$430,402 12	

## LIABILITIES.

Capital stock paid in	\$50,000 00
Surplus	5,200 00
Undivided profits, less expenses and taxes paid	1,334 77
Other existing profits, collected, but not in undivided profits account	
Bills payable (including certificates of deposit representing money borrowed)	
Deposits due to banks	
Dividends unpaid	1,305 00
Individual deposits subject to check	
Savings deposits	358,354 80
Demand certificates of deposit	2,357 55
Time certificates of deposit	
Certified checks	
Cashier's checks	11,800 00
State, county and municipal deposits	
Postal savings deposits	
Other liabilities	
Totals	\$430,402 12

# 523. THE COMMERCIAL AND SAVINGS BANK OF CARPINTERIA—CARPINTERIA.

Incorporated June 2, 1911.

Officers—J. P. Tubbs, President; J. R. Pithian, Vice-President; C. O. Anderson, Cashier, Secretary and Treasurer.  
 Directors—J. P. Tubbs, J. G. Deaderick, J. K. Catlin, W. C. Hickey, C. B. Franklin, G. E. Franklin, John Ballard, J. R. Pithian, C. R. Sawyer.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$36,842 48	\$9,150 00	\$45,992 48
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----	16,200 00	3,300 00	19,500 00
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	12,785 68		12,785 68
Due from other banks-----			
Actual cash on hand-----	2,916 79	569 49	3,486 28
Exchanges for clearing house-----			
Cheeks and other cash items-----			
Other resources-----			
Totals-----	\$68,744 95	\$13,019 49	\$81,764 44

## LIABILITIES.

Capital stock paid in-----	\$50,000 00	\$5,000 00	\$55,000 00
Surplus-----			
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	1,528 64	649 00	2,177 64
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	40,046 31		40,046 31
Savings deposits-----		7,370 49	7,370 49
Demand certificates of deposit-----			
Time certificates of deposit-----	7,170 00		7,170 00
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$68,744 95	\$13,019 49	\$81,764 44

## 524. SAN DIMAS SAVINGS BANK—SAN DIMAS.

Incorporated July 3, 1911.

OFFICERS—W. A. Johnstone, President; J. S. Billheimer, Vice-President; F. H. Harwood, Vice-President; John C. Walker, Cashier, Secretary and Treasurer; C. Cyril Platt, Assistant Cashier.  
 DIRECTORS—W. A. Johnstone, D. C. Teague, L. S. Taylor, Chas. E. Walker, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts			\$71,930 00	
Overdrafts				
Bonds, warrants and other securities			11,085 00	
Bank premises, furniture and fixtures			3,000 00	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			1,515 94	
Due from other banks			1,532 58	
Actual cash on hand			1,259 75	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$90,923 27	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid			1,000 00	
Other existing profits, collected, but not in undivided profits account			302 01	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			48,405 51	
Time certificates of deposit			11,215 75	
Certified checks				
Cashier's checks				
State, county and municipal deposits			10,000 00	
Postal savings deposits				
Other liabilities				
Totals			\$90,923 27	

## Statement of June 30, 1914.

## RESOURCES.

	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$845,791 76	\$1,866,894 76	\$100,000 00	\$100,000 00	\$2,832,186 52
Overdrafts.....	5 98				5 98
Bonds, warrants and other securities.....	40,000 00	241,446 84			281,446 84
Bank premises, furniture and fixtures.....	7,500 00	11,730 51			19,230 51
Safe deposit vaults.....		8,225 00			8,225 00
Other real estate owned.....					
Due from reserve banks.....	297,229 85	129,066 97			426,296 82
Actual cash on hand.....			25,474 88	15,751 61	41,226 49
Exchanges for clearing house.....	92,933 68	50,000 00		398 96	143,332 64
Checks and other cash items.....	7,490 42				7,490 42
Other resources.....	2,539 66		5,016 30	582 92	2,539 66
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	5,599 23
Trusts invested under order of court, or, in accordance with provisions of trust (Personal property.....)			247,853 90		247,853 90
			279,822 38		279,822 38
Totals.....	\$1,093,431 35	\$2,426,893 58	\$958,167 36	\$116,733 49	\$4,295,255 78

## LIABILITIES.

Capital stock paid in.....			\$100,000 00		\$500,000 00
Surplus.....				5,000 00	115,000 00
Undivided profits less expenses and taxes paid.....		\$200,000 00	\$100,000 00		19,877 64
Other existing profits, collected, but not in undivided profits account.....		90,000 00			600 00
Bills payable (including certificates of deposit representing money borrowed).....		4,375 45			
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					4,226 92
Individual deposits subject to check.....					
Savings deposits.....	900,056 06	1,843,060 27			900,056 06
Demand certificates of deposit.....					1,843,060 27
Time certificates of deposit.....					
Certified checks.....					187,352 59
Cashier's checks.....	2,935 68	187,352 59			2,935 68
State, county and municipal deposits.....	11,159 90				11,159 90
Postal savings deposits.....	50,000 00	100,000 00			150,000 00
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	131 17	2,105 27	5,016 30	582 92	7,835 65
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			553,151 06		553,151 03
Totals.....	\$1,093,431 35	\$2,426,893 58	\$958,167 36	\$116,733 49	\$4,295,255 78

NOTE.—Added commercial department May 19, 1914.



# 526. FIRST SAVINGS BANK OF SAN JACINTO—SAN JACINTO.

Incorporated July 21, 1911.

OFFICERS—A. G. Hubbard, President; A. Domenigoni, Vice-President; John Shaver, Vice-President; C. L. Emerson, Cashier and Secretary; A. H. Buckley, Treasurer and Assistant Cashier; Iuliy Malone, Assistant Cashier.  
 DIRECTORS—A. G. Hubbard, A. Domenigoni, John Shaver, Jack Hopkins, J. B. Maxwell, Z. E. Ladd, S. H. Herrick, B. H. Crow, C. A. Auld.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----		\$31,156 50	
Bonds, warrants and other securities-----		14,000 00	
Bank premises, furniture and fixtures-----		1,750 00	
Sale deposit vaults-----		650 00	
Other real estate owned-----			
Due from reserve banks-----		2,164 55	
Due from other banks-----		740 62	
Actual cash on hand-----		1,149 94	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$81,611 61	

## LIABILITIES.

Capital stock paid in-----	\$25,000 00
Surplus-----	
Undivided profits, less expenses and taxes paid-----	2,641 12
Other existing profits, collected, but not in undivided profits account-----	
Bills payable (including certificates of deposit representing money borrowed)-----	
Deposits due to banks-----	
Dividends unpaid-----	
Individual deposits subject to check-----	
Savings deposits-----	41,287 24
Demand certificates of deposit-----	
Time certificates of deposit-----	183 25
Certified checks-----	
Cashier's checks-----	
State, county and municipal deposits-----	
Postal savings deposits-----	12,500 00
Other liabilities-----	
Totals-----	\$81,611 61

## 527. THE STATE BANK OF RAMONA—RAMONA.

Incorporated August 9, 1911.

Officers—H. F. Johnson, President, Secretary, Cashier, Treasurer and Manager; W. E. Woodward, Vice-President; J. C. Johnson, Assistant Cashier.  
 Directors—H. F. Johnson, W. E. Woodward, P. H. Johnson, E. J. Johnson, B. F. Petter, Sr., W. E. Woodward, Henry Baldwin, W. J. Hanford, G. S. Scott.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$49,698 01		
Overdrafts		13 08		
Bonds, warrants and other securities				
Bank premises, furniture and fixtures		1,810 00		
Safe deposit vaults				
Other real estate owned		10,184 00		
Due from reserve banks				
Due from other banks		2,969 89		
Actual cash on hand				
Exchanges for clearing house		42 13		
Checks and other cash items				
Other resources				
Totals		\$64,657 71		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus		500 00		
Undivided profits, less expenses and taxes paid		1,444 96		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)		2,000 00		
Deposits due to banks				
Deposits due to banks				
Individual deposits subject to check		32,887 75		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		2,825 00		
Certified checks				
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals		\$64,657 71		

## 528. BANK OF DOS PALOS—DOS PALOS.

Incorporated September 12, 1911.

OFFICERS—R. E. Hoyle, President; J. H. Flory, Vice-President; B. P. Jackson, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. H. Flory, William Milburn, William Numby, B. P. Jackson, C. A. Bibler, R. E. Hoyle, W. J. Faden.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$27,068 40		
Bonds, warrants and other securities	11 15		
Bank premises, furniture and fixtures			
Safe deposit vaults	10,963 47		
Other real estate owned			
Due from reserve banks			
Due from other banks	4,724 38		
Actual cash on hand			
Exchanges for clearing house	2,657 76		
Checks and other cash items	216 44		
Other resources			
Totals	\$46,541 60		

## LIABILITIES.

Capital stock paid in	
Surplus	\$25,000 00
Undivided profits, less expenses and taxes paid	
Other existing profits, collected, but not in undivided profits account	682 28
Bills payable (including certificates of deposit representing money borrowed)	
Deposits due to banks	4,800 00
Dividends unpaid	
Individual deposits subject to check	
Savings deposits	7,232 14
Demand certificates of deposit	
Time certificates of deposit	
Certified checks	8,627 18
Cashier's checks	
State, county and municipal deposits	
Postal savings deposits	
Other liabilities	
Totals	\$46,541 60





## 530. BANK OF MILPITAS—MILPITAS.

Incorporated August 4, 1911.

OFFICERS—M. Lynn, President; E. P. Giacomazzi, Vice-President and Secretary; L. E. Barber, Vice-President; A. L. Crabb, Cashier and Treasurer.  
 DIRECTORS—M. Lynn, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, James Boyd, Alfred Gallagher, Chas. Brandt, Frazier O. Reed, L. E. Barber.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$31,436 57	\$59,359 00	\$90,795 57
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	10,157 00		10,157 00
Safe deposit vaults.....	2,366 83	6,141 70	8,508 53
Other real estate owned.....			
Due from reserve banks.....	15,699 70	1,856 91	17,556 61
Due from other banks.....			
Actual cash on hand.....	3,467 40	1,703 25	5,170 65
Exchanges for clearing house.....			
Checks and other cash items.....	68 85		68 85
Other resources.....			
Totals.....	\$83,146 45	\$69,651 86	\$152,798 31

## LIABILITIES.

Capital stock paid in.....			
Surplus.....			
Undivided profits, less expenses and taxes paid.....	\$21,081 60	\$8,919 00	\$30,000 00
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	2,232 12	1,234 96	3,466 08
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	28,128 93		28,128 93
Demand certificates of deposit.....		58,897 90	58,897 90
Time certificates of deposit.....	2,703 40		2,703 40
Certified checks.....			
Cashier's checks.....	50 00		50 00
State, county and municipal deposits.....			
Postal savings deposits.....	9,000 00		9,000 00
Other liabilities.....			
Totals.....	\$83,146 45	\$69,651 86	\$152,798 31

## 531. SAN LEANDRO STATE BANK—SAN LEANDRO.

Incorporated September 18, 1911.

Officers—A. S. Weaver, President and Cashier; Daniel Best, Vice-President; J. J. Gill, Secretary; C. Q. Rideout, Treasurer; H. C. Barton, Assistant Cashier.  
 Directors—A. S. Weaver, H. C. Barton, Daniel Best, L. J. Martin, J. J. Smith, Joe Dutra Gonsalves, Chas. Q. Rideout, R. H. Cross, J. J. Gill.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$89,140 74	\$127,100 08	\$216,240 82
Overdrafts		634 52		634 52
Bonds, warrants and other securities		24,731 05	14,984 95	39,716 00
Bank premises, furniture and fixtures		5,100 00		5,100 00
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		11,222 25	11,947 63	23,169 88
Due from other banks		55 56		55 56
Actual cash on hand		6,179 90	3,479 65	9,659 55
Exchanges for clearing house				
Checks and other cash items		47 00		47 00
Other resources				
Totals		\$137,111 11	\$157,512 31	\$294,623 42
LIABILITIES.				
Capital stock paid in		\$30,000 00	\$20,000 00	\$50,000 00
Surplus		2,000 00	500 00	2,500 00
Undivided profits, less expenses and taxes paid		1,534 73	3,785 48	5,320 21
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks		5,000 00		5,000 00
Dividends unpaid				
Individual deposits subject to check				
Savings deposits		81,767 49		81,767 49
Demand certificates of deposit		83 16	127,826 82	127,826 83
Time certificates of deposit				83 16
Certified checks		20 00		20 00
Cashier's checks		549 31		549 31
State, county and municipal deposits		16,002 55	5,400 00	21,402 55
Postal savings deposits		153 53		153 53
Other liabilities				
Totals		\$137,111 11	\$157,512 31	\$294,623 42

## 534 AND 534A. THE FIRST SAVINGS BANK OF SHASTA COUNTY—REDDING.

Incorporated November 28, 1911.

OFFICERS—A. P. Smith, President; Fred Dersch, Vice-President; Edwin L. Bailey, Cashier, Secretary and Treasurer.  
 DIRECTORS—A. P. Smith, Edwin L. Bailey, C. W. Lehniger, Geo. A. Grofelend, Fred Dersch.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$28,800 38	\$287,729 45	\$316,538 83
Overdrafts.....			
Bonds, warrants and other securities.....	44,500 00	130,070 00	174,570 00
Bank premises, furniture and fixtures.....	5,000 00		5,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	17,830 96	250 00	250 00
Due from other banks.....		39,003 15	36,414 11
Actual cash on hand.....			
Exchanges for clearing house.....	32,063 19	10,613 83	22,679 02
Checks and other cash items.....	130 56	5 00	150 95
Other resources.....		600 00	600 00
<b>Totals.....</b>	<b>\$107,876 48</b>	<b>\$408,331 43</b>	<b>\$576,207 91</b>

## LIABILITIES.

Capital stock paid in.....	\$20,000 00	\$40,000 00	\$60,000 00
Surplus.....		4,500 00	4,500 00
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	1,892 55	2,487 91	4,320 46
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	71,615 56	2,100 00	2,100 00
Demand certificates of deposit.....			71,615 56
Time certificates of deposit.....			403,419 76
Time certificates of deposit.....	1,621 13	403,419 76	1,621 13
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	803 19		803 19
Postal savings deposits.....	10,000 00	15,000 00	25,000 00
Other liabilities.....	1,914 65	823 76	2,737 81
<b>Totals.....</b>	<b>\$107,876 48</b>	<b>\$408,331 43</b>	<b>\$576,207 91</b>

Note. The above statement includes the business of the Kennett branch office.

## 535. SAVINGS BANK OF WINTERS—WINTERS.

Incorporated November 23, 1911.

OFFICERS—M. O. Wyatt, President; Wm. Brinck, Vice-President; I. A. Morris, Cashier, Secretary and Treasurer; C. S. Culton, Assistant Cashier.

DIRECTORS—M. O. Wyatt, Wm. Brinck, F. M. Wyatt, Fred W. Wilson, H. G. Boyce.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....			
Bonds, warrants and other securities.....		\$107,255 53	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		2,686 20	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		1,690 63	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$111,632 36	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		6,250 00	
Other existing profits, collected, but not in undivided profits account.....		5,267 90	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		165 00	
Individual deposits subject to check.....			
Savings deposits.....		75,009 46	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$111,632 36	



# 536. LOS ANGELES TITLE AND TRUST COMPANY—LOS ANGELES.

Incorporated January 24, 1901.

OFFICERS—Harry Lee Martin, President; Morgan Adams, First Vice-President; C. Sumner James, Vice-President; Edgar C. Harkness, Secretary; Donald O'Melveny, Treasurer; Allin L. Rhodes, Assistant Secretary.  
 DIRECTORS—James H. Adams, Stewart O'Melveny, Joseph C. Finch, Donald O'Melveny, Morgan Adams, Harry Lee Martin, R. W. Hilmer, C. E. Mulholland, G. R. Crump, W. J. Church, Sayre Macneil, Frank L. Rabe, George S. Seward, Leonard Walker, Earl W. Huntley, Edgar G. Harkness, Allin L. Rhodes, K. E. Steinhauser, C. Sumner James, A. D. Cross, Eugene Wernlig, Chas. W. Cooper, F. X. Price, T. F. Chancellor.

## Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts-----					
Overdrafts-----					
Bonds, warrants and other securities-----			\$100,500 00	\$100,000 00	\$200,500 00
Bank premises, furniture and fixtures-----					
Safe deposit vaults-----					
Other real estate owned-----					
Due from reserve banks-----					
Actual cash on hand-----				13,600 02	13,600 02
Exchanges for clearing house-----				25 00	25 00
Checks and other cash items-----					
Other resources-----					
Personal assets received from executors, administrators, assignees, receivers or trustees-----				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or) (Personal property in accordance with provisions of trust) (Real property					
Totals-----			\$100,500 00	\$113,715 02	\$214,215 02

# 537. THE FIRST STATE BANK OF MANTECA—MANTECA.

Incorporated November 28, 1911.

OFFICERS—E. J. Norcross, President; Joshua Cowell, Vice-President; Fred Norcross, Cashier, Secretary and Treasurer.  
DIRECTORS—E. J. Norcross, Joshua Cowell, Fred Norcross, E. Powers, John A. Boheng.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$49,961 53		
Bonds, warrants and other securities	164 22		
Bank premises, furniture and fixtures	24,820 00		
Safe deposit vaults	3,250 50		
Other real estate owned			
Due from reserve banks	14,678 82		
Due from other banks			
Actual cash on hand	4,964 39		
Exchanges for clearing house			
Checks and other cash items	1,978 85		
Other resources			
Totals	\$89,837 31		

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	400 00		
Other existing profits, collected, but not in undivided profits account	283 77		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Deposits unpaid			
Individual deposits subject to check	575 00		
Savings deposits	57,730 34		
Time certificates of deposit			
Time certificates of deposit	104 00		
Certified checks	2,964 00		
Cashier's checks			
Cashier's savings and municipal deposits			
Postal savings deposits	12,300 00		
Other liabilities			
Totals	\$89,837 31		

## 538 AND 538A. INYO COUNTY BANK—BISHOP.

Incorporated December 22, 1911.

OFFICERS—Wilfred W. Watterson, President; Eliza Watterson, Vice-President; Mark Q. Watterson, Cashier, Secretary and Treasurer; A. D. Schivley, Assistant Cashier.  
 DIRECTORS—Wilfred W. Watterson, Mark Q. Watterson, Eliza Watterson.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$570,791 83		
Overdrafts-----	9,432 65		
Bonds, warrants and other securities-----	36,850 00		
Bank premises, furniture and fixtures-----	24,725 00		
Safe deposit vaults-----			
Other real estate owned-----	18,178 97		
Due from reserve banks-----	58,220 61		
Due from other banks-----	1,906 02		
Actual cash on hand-----	41,821 82		
Exchanges for clearing house-----			
Checks and other cash items-----	2,433 47		
Other resources-----	6,426 87		
Totals-----	\$763,795 94		
LIABILITIES.			
Capital stock paid in-----	\$100,000 00		
Surplus-----			
Undivided profits, less expenses and taxes paid-----	5,386 18		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	80,000 00		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	365,855 04		
Savings deposits-----			
Demand certificates of deposit-----	15,778 34		
Time certificates of deposit-----	100,873 91		
Certified checks-----	25 00		
Cashier's checks-----			
State, county and municipal deposits-----	12,919 82		
Postal savings deposits-----	22,957 74		
Other liabilities-----			
Totals-----	\$763,795 94		

NOTE.—The above statement includes the business of the Big Pine branch office.

## 539. BURBANK SAVINGS BANK—BURBANK.

Incorporated December 26, 1911.

OFFICERS—H. A. Church, President; Martin Pupka, Vice-President; R. O. Church, Cashier and Treasurer; A. E. Dufur, Secretary and Assistant Cashier.  
 DIRECTORS—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fisher, J. H. Avery, A. O. Kendall.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----		\$72 111 01	-----
Overdrafts	-----			-----
Bonds, warrants and other securities	-----		13,049 67	-----
Bank premises, furniture and fixtures	-----			-----
Safe deposit vaults	-----			-----
Other real estate owned	-----		2,432 81	-----
Due from reserve banks	-----			-----
Due from other banks	-----		2,083 78	-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$89,697 27	-----
LIABILITIES.				
Capital stock paid in	-----			-----
Surplus	-----		\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----		500 00	-----
Other existing profits, collected, but not in undivided profits account	-----		1,148 06	-----
Bills payable (including certificates of deposit representing money borrowed)	-----			-----
Deposits due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		54,180 88	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----			-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----			-----
Postal savings deposits	-----		8,868 33	-----
Other liabilities	-----			-----
Totals	-----		\$89,697 27	-----



## 540. NORTHERN SOLANO SAVINGS BANK—DIXON.

Incorporated January 2, 1912.

OFFICERS—H. R. Timm, President; R. E. L. Stephens, Vice-President; H. L. Bissell, Cashier, Secretary and Treasurer; A. C. Madden, Assistant Cashier.  
 DIRECTORS—H. R. Timm, R. E. L. Stephens, J. D. Grady, J. S. Hill, Robert Watson, J. J. Clark, E. D. N. Lehe, Winfield R. Madden, W. J. Weyand.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$75,957 84	
Overdrafts-----			
Bonds, warrants and other securities-----		10,350 00	
Bank premises, furniture and fixtures-----		24,787 09	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		7,318 00	
Due from other banks-----			
Actual cash on hand-----		2,399 82	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$129,813 35	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		300 00	
Other existing profits, collected, but not in undivided profits account-----		600 54	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		91,703 81	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State county and municipal deposits-----		12,000 00	
Postal savings deposits-----			
Other liabilities-----		9 00	
Totals-----		\$129,813 35	

## 541. INDIAN VALLEY BANK—GREENVILLE.

Incorporated December 12, 1911.

Officers—J. R. Murray, President; F. B. Hossekus, Vice-President; L. P. McIntyre, Vice-President; H. C. Chamberlain, Cashier.  
 Secretary and Treasurer,  
 Directors—J. R. Murray, F. B. Hossekus, H. C. Chamberlain, L. P. McIntyre, W. B. Perry, A. J. P. Matthiesen, L. T. Bacher.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$82,297 24		
Overdrafts.....				
Bonds, warrants and other securities.....		1,348 10		
Bank premises, furniture and fixtures.....		12,816 36		
Safe deposit vaults.....				
Other real estate owned.....		10,482 73		
Due from reserve banks.....		1,416 70		
Due from other banks.....		4,104 20		
Actual cash on hand.....				
Exchanges for clearing house.....		1,757 33		
Checks and other cash items.....		278 05		
Other resources.....				
Totals.....		\$94,410 71		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		100 16		
Other existing profits, collected, but not in undivided profits account.....		982 79		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		55,765 26		
Savings.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		12,379 50		
Certified checks.....		123 00		
Cashier's checks.....				
State, county and municipal deposits.....				
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$94,410 71		

## 542. EL SEGUNDO STATE BANK—EL SEGUNDO.

Incorporated January 27, 1912.

OFFICERS—J. E. Howell, President; Dan Murphy, Vice-President; F. R. Kellogg, Vice-President; E. O. Lewis, Cashier, Secretary and Treasurer.

DIRECTORS—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McGray, F. R. Kellogg.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$83,353 15	\$14,000 00	\$47,053 15
Overdrafts.....		72 51		72 51
Bonds, warrants and other securities.....		5,088 00	5,091 50	10,179 50
Bank premises, furniture and fixtures.....		2,992 67	36 75	3,029 42
Safe deposit vaults.....				
Other real estate owned.....				
Due from reserve banks.....		4,688 44	2,015 97	6,704 41
Due from other banks.....				
Actual cash on hand.....		7,411 29	988 04	8,399 33
Exchanges for clearing house.....				
Checks and other cash items.....		199 80		199 80
Other resources.....				
Totals.....		\$83,845 86	\$22,732 26	\$76,538 12
LIABILITIES.				
Capital stock paid in.....		\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....		2,500 00		2,500 00
Undivided profits, less expenses and taxes paid.....		299 06	399 54	1,298 60
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		31,352 53		31,352 53
Savings deposits.....				
Demand certificates of deposit.....		22 45	6,345 09	6,345 09
Time certificates of deposit.....				22 45
Certified checks.....			887 63	887 63
Cashier's checks.....				
State, county and municipal deposits.....		131 82		131 82
Postal savings deposits.....		4,500 00	4,500 00	9,000 00
Other liabilities.....				
Totals.....		\$83,845 86	\$22,732 26	\$76,538 12

## 543. BANK OF DANIEL MEYER—SAN FRANCISCO.

Incorporated January 24, 1912.

OFFICERS—Albert Meyer, President; Henry Meyer, Vice-President, Treasurer and Manager; Moritz Meyer, Cashier; Julian J. Meyer, Secretary; Simon Meyer, Assistant Cashier.

DIRECTORS—Moritz Meyer, Henry Meyer, Albert Meyer, Julian J. Meyer, Simon Meyer.

## Statement of June 30, 1914.

RESOURCES.			Commercial department.	Savings department.	Combined.
Loans and discounts	-----		\$175,504 61		
Overdrafts	-----				
Bonds, warrants and other securities	-----				
Bank premises, furniture and fixtures	-----				
Safe deposit vaults	-----				
Other real estate owned	-----				
Due from reserve banks	-----		116,786 70		
Due from other banks	-----		49,282 45		
Actual cash on hand	-----				
Exchanges for clearing house	-----				
Checks and other cash items	-----		1,479 00		
Other resources	-----				
Totals	-----		\$343,052 76		
LIABILITIES.					
Capital stock paid in	-----				
Surplus	-----		\$300,000 00		
Undivided profits, less expenses and taxes paid	-----		21,923 19		
Other existing profits, collected, but not in undivided profits account	-----		21,129 57		
Bills payable (including certificates of deposit representing money borrowed)	-----				
Deposits due to banks	-----				
Dividends unpaid	-----				
Individual deposits subject to check	-----				
Savings deposits	-----				
Demand certificates of deposit	-----				
Time certificates of deposit	-----				
Certified checks	-----				
Cashier's checks	-----				
State, county and municipal deposits	-----				
Postal savings deposits	-----				
Other liabilities	-----				
Totals	-----		\$343,052 76		



**544. MADERA SAVINGS BANK—MADERA.**

Incorporated February 29, 1912.

Officers—R. Roberts, President; J. B. High, Vice-President; J. G. Roberts, Cashier, Secretary and Treasurer; J. E. Newman, Assistant Cashier.  
 Directors—Return Roberts, J. B. High, J. E. Newman, J. G. Roberts, F. P. Roberts.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$117,009 44	
Overdrafts-----			
Bonds, warrants and other securities-----		51,917 50	
Bank premises, furniture and fixtures-----		1,033 52	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		25,949 83	
Due from other banks-----			
Actual cash on hand-----		18,840 06	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
<b>Totals-----</b>		<b>\$214,750 35</b>	

**LIABILITIES.**

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		1,150 00	
Other existing profits, collected, but not in undivided profit account-----		6,156 15	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		182,444 20	
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
<b>Totals-----</b>		<b>\$214,750 35</b>	

## 545. FORT BRAGG COMMERCIAL BANK—FORT BRAGG.

Incorporated March 28, 1912.

OFFICERS—C. W. Matthews, President; David Brandon, Vice-President; H. P. Preston, Cashier, Secretary and Treasurer; Leo Brandon, Assistant Cashier.

DIRECTORS—David Brandon, C. W. Matthews, L. C. Gregory, M. H. Iverson, J. W. Preston, H. P. Preston, B. A. Lendrum.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$132,822 11		
Overdrafts.....			
Bonds, warrants and other securities.....	19,600 00		
Bank premises, furniture and fixtures.....	18,377 19		
Safe deposit vaults.....	1,426 00		
Other real estate owned.....			
Due from reserve banks.....	38,197 65		
Due from other banks.....			
Actual cash on hand.....	16,785 30		
Exchanges for clearing house.....			
Checks and other cash items.....	886 22		
Other resources.....			
Totals.....	\$227,634 07		
LIABILITIES.			
Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	4,763 05		
Other existing profits collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	207 01		
Dividends unpaid.....			
Individual deposits subject to check.....	158,144 56		
Savings deposits.....			
Time certificates of deposit.....	350 00		
Time certificates of deposit.....	20,393 29		
Certified checks.....	6,279 16		
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	57 00		
Other liabilities.....			
Totals.....	\$227,634 07		

## 547. BANK OF SAN JOSE—SAN JOSE.

Incorporated April 4, 1912.

OFFICERS—Wm. Knox Beans, President; H. D. Tuttle, Vice-President; V. J. LaMotte, Cashier, Secretary and Treasurer; Waldo H. Lowe, Assistant Cashier.

DIRECTORS—Wm. Knox Beans, Frances L. Beans, E. E. Chase, Robert R. Syer, Knox Maddox, Hiram D. Tuttle, V. J. LaMotte.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$617,689 56	\$1,304,288 99	\$1,921,378 55
Overdrafts.....	2,256 32	—	2,256 32
Bonds, warrants and other securities.....	183,349 05	383,546 00	566,895 05
Bank premises, furniture and fixtures.....	173,000 00	183,000 00	356,000 00
Safe deposit vaults.....	—	—	—
Other real estate owned.....	—	1,238 60	1,238 60
Due from reserve banks.....	116,889 82	91,631 07	208,470 89
Due from other banks.....	37,498 80	—	37,498 80
Actual cash on hand.....	196,380 05	57,700 85	254,141 00
Exchanges for clearing house.....	14,362 57	—	14,362 57
Checks and other cash items.....	—	—	—
Other resources.....	31 67	—	31 67
Totals.....	\$1,340,997 84	\$2,021,465 61	\$3,362,463 45

## LIABILITIES.

Capital stock paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	62,500 00	135,000 00	197,500 00
Undivided profits, less expenses and taxes paid.....	4,942 53	978 79	5,921 32
Other existing profits, collected, but not in undivided profits account.....	—	—	—
Bills payable (including certificates of deposit representing money borrowed).....	—	—	—
Deposits due to banks.....	—	—	—
Dividends unpaid.....	14,315 31	—	14,315 31
Individual deposits subject to check.....	12,000 00	—	12,000 00
Savings deposits.....	627,730 11	—	627,730 11
Demand certificates of deposit.....	—	—	—
Time certificates of deposit.....	140,378 01	1,835,486 82	1,975,864 83
Certified checks.....	86,577 00	—	86,577 00
Cashier's checks.....	6,338 79	—	6,338 79
State, county and municipal deposits.....	130,000 00	—	130,000 00
Postal savings deposits.....	—	—	—
Other liabilities.....	16 09	—	16 09
Totals.....	\$1,340,997 84	\$2,021,465 61	\$3,362,463 45

## 548. LA HABRA VALLEY BANK—BREA.

Incorporated March 27, 1912.

OFFICERS—C. R. Thomas, President; Thos. Davidson, Vice-President; L. H. Van Hoorebeke, Cashier, Secretary and Treasurer.  
 DIRECTORS—George Chaffey, W. J. Hole, C. R. Thomas, Thomas Davidson, J. B. Chaffey.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$45,761 50		
Bonds, warrants and other securities.....	496 16		
Bank premises, furniture and fixtures.....	18,896 70		
Safe deposit vaults.....	11,882 65		
Other real estate owned.....			
Due from reserve banks.....	17,084 18		
Due from other banks.....			
Actual cash on hand.....	2,896 18		
Exchanges for clearing house.....			
Checks and other cash items.....	15 00		
Other resources.....			
Totals.....	\$97,032 37		

## LIABILITIES.

	Commercial department.	Savings department.	Combined.
Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	2,652 33		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	54,170 23		
Savings deposits.....			
Demand certificates of deposit.....	400 00		
Time certificates of deposit.....	2,059 71		
Certified checks.....			
Cashier's checks.....	250 10		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$97,032 37		



## 549. BANK OF PLANADA—PLANADA.

Incorporated April 2, 1912.

OFFICERS—J. C. Cunningham, President; John H. Wolfson, Vice-President; M. A. McCloskey, Vice-President; A. A. Werner, Secretary, Treasurer and Cashier.

DIRECTORS—Arnold A. Werner, W. B. Broadwell, J. C. Cunningham, J. H. Wolfson, M. A. McCloskey.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$19,861 93	\$6,140 00	\$26,001 93
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----	2,056 00		2,056 00
Other real estate owned-----			
Due from reserve banks-----	10,449 75		10,449 75
Due from other banks-----			
Actual cash on hand-----	1,169 14	83 88	1,253 02
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$33,536 82	\$6,223 88	\$39,760 70

## LIABILITIES.

Capital stock paid in-----	\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----			
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	1,268 59	120 39	1,388 98
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----	13 60		13 60
Dividends unpaid-----			
Individual deposits subject to check-----			
Individual deposits-----	12,254 63		12,254 63
Savings-----			
Time certificates of deposit-----		1,103 49	1,103 49
Demand certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$33,536 82	\$6,223 88	\$39,760 70

## 550. BANK OF GALT—GALT.

Incorporated April 5, 1912.

OFFICERS—Alden Anderson, President; James Whitaker, Vice-President; W. L. Robison, Cashier, Secretary and Treasurer.  
 DIRECTORS—Alden Anderson, James Whitaker, F. H. Harvey, J. W. Angrave, W. B. Sawyer, R. L. Gower, W. L. Robison.

## Statement of June 30, 1914.

RESOURCES.	Statement of June 30, 1914.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$46,764 50		
Overdrafts.....	290 12		
Bonds, warrants and other securities.....	22,984 51		
Bank premises, furniture and fixtures.....	1,442 10		
Safe deposit vaults.....			
Other real estate owned.....	17,362 05		
Due from reserve banks.....			
Due from other banks.....	5,373 00		
Actual cash on hand.....	110 46		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$114,326 74		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,316 84		
Undivided profits, less expenses and taxes paid.....			
Other existing profits collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits.....	51,086 56		
Savings deposits.....			
Time certificates of deposit.....	1,187 14		
Time certificates of deposit.....	22,276 18		
Cashed checks.....	713 05		
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	247 47		
Other liabilities.....			
Totals.....	\$114,326 74		

## 551. FARMERS AND MECHANICS' SAVINGS BANK OF HEALDSBURG—HEALDSBURG.

Incorporated March 16, 1912.

OFFICERS—C. W. Weaver, President; S. L. Wattles, Vice-President; J. H. Miller, Cashier, Secretary and Treasurer; L. J. Hall, Assistant Cashier and Assistant Secretary.  
 DIRECTORS—Eli Bush, J. T. Coffman, J. H. Gumi, J. A. McMin, E. B. Snook, S. L. Wattles, C. W. Weaver.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$340,165 25	
Overdrafts.....			
Bonds, warrants and other securities.....		58,250 00	
Bank premises, furniture and fixtures.....			
Sale deposit vaults.....			
Other real estate owned.....		21,427 15	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....		8,224 27	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$428,066 67	

## LIABILITIES.

Capital stock paid in.....		\$50,000 00	
Surplus.....		4,000 00	
Undivided profits, less expenses and taxes paid.....		2,936 24	
Other existing profits, collected, but not in undivided profits account.....		3,000 00	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		388,130 43	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$428,066 67	

## 552. CHULA VISTA STATE BANK — CHULA VISTA.

Incorporated April 27, 1912.

OFFICERS—Wm. E. Otis, President; Chas. W. Darling, Vice-President; Chas. A. Vance, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. W. Darling, E. Melville, C. A. Vance, Lillian O. Vance, Wm. E. Otis.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$55,137 02		
Overdrafts.....		84 21		
Bonds, warrants and other securities.....		13,960 00		
Bank premises, furniture and fixtures.....		2,450 85		
Safe deposit vaults.....				
Other real estate owned.....		4,399 93		
Due from reserve banks.....				
Due from other banks.....		3,960 92		
Actual cash on hand.....				
Exchanges for clearing house.....				
Checks and other cash items.....				
Other resources.....				
Totals.....		\$79,902 93		
LIABILITIES.				
Capital stock paid in.....		\$25,000 00		
Surplus.....		500 00		
Undivided profits, less expenses and taxes paid.....		460 56		
Other existing profits, collected, but not in undivided profits account.....				
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....		36,927 87		
Individual deposits subject to check.....				
Savings deposits.....				
Demanded certificates of deposit.....				
Time certificates of deposit.....		5,104 50		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		12,000 00		
Postal savings deposits.....				
Other liabilities.....				
Totals.....		\$79,902 93		



## 553. SAVINGS BANK OF SUTTER COUNTY—YUBA CITY.

Incorporated May 15, 1912.

OFFICERS—C. R. Boyd, President; B. F. Walton, Vice-President; George T. Boyd, Cashier, Secretary and Treasurer; E. M. Boyd, Assistant Cashier.

DIRECTORS—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, Jr., F. S. Walton.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----		\$312,681 35	
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		29,885 00	
Safe deposit vaults-----		34,500 00	
Other real estate owned-----			
Due from reserve banks-----		7,000 00	
Due from other banks-----			
Actual cash on hand-----		7,321 50	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----		02	
Totals-----		\$391,387 87	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		25,000 00	
Other existing profits, collected, but not in undivided profits account-----		8,197 26	
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----		296,704 24	
Demand certificates of deposit-----			
Time certificates of deposit-----		21,423 03	
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----		12,500 00	
Other liabilities-----		2,563 34	
Totals-----		\$391,387 87	

## 555. BANK OF GILROY—GILROY.

Incorporated May 10, 1912.

OFFICERS—Henry Hecker, President; R. Eschenburg, Vice-President; W. R. Pyle, Cashier, Secretary and Treasurer; A. W. Chesbro, Assistant Cashier.

DIRECTORS—Henry Hecker, Rodney Eschenburg, M. Casey, H. R. Chesbro, C. R. Wilson.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$255,312 63	\$317,523 16	\$572,835 79
Overdrafts.....	1,128 47		1,128 47
Bonds, warrants and other securities.....	62,222 21	21,900 00	84,122 21
Bank premises, furniture and fixtures.....	17,000 00	19,500 00	36,500 00
Safe deposit vaults.....			
Other real estate owned.....	1,110 00	500 00	1,610 00
Due from reserve banks.....	11,229 03	2,940 28	14,169 31
Due from other banks.....	97 69		97 69
Actual cash on hand.....	29,756 59		49,029 39
Exchanges for clearing house.....	354 00	19,272 80	354 09
Checks and other cash items.....			
Other resources.....	18 75		18 75
Totals.....	\$418,229 46	\$381,636 24	\$799,865 70

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$51,516 66	\$35,000 00	\$86,516 66
Undivided profits, less expenses and taxes paid.....	57,350 00	3,500 00	60,850 00
Other existing profits, collected, but not in undivided profits account.....	6,084 21	1,883 18	7,967 39
Bills payable (including certificates of deposit representing money borrowed).....	966 35	1,115 55	2,081 90
Deposits due to banks.....	25,000 00		25,000 00
Dividends unpaid.....	1,046 25		1,046 25
Individual deposits.....	4,325 80		4,325 80
Individual deposits subject to check.....	218,994 92		218,994 92
Savings deposits.....			
Demand certificates of deposit.....	5,678 67	340,116 51	340,116 51
Time certificates of deposit.....	7,605 00		7,678 67
Certified checks.....			7,605 00
Cashier's checks.....			
State, county and municipal deposits.....	38,440 00		38,440 00
Postal savings deposits.....	1,221 60		1,221 60
Other liabilities.....		21 00	21 00
Totals.....	\$418,229 46	\$381,636 24	\$799,865 70

## 556. BANK OF WASCO—WASCO.

Incorporated May 22, 1912.

OFFICERS—Clinton E. Worden, President; W. E. Benz, Vice-President; F. M. Gordon, Cashier, Secretary and Treasurer.  
 DIRECTORS—Clinton E. Worden, W. E. Benz, Alf B. Jordan, J. S. Henton, F. M. Gordon, J. H. McMullen, W. W. Worden.

Statement of June 30, 1914.

## RESOURCES.

Loans and discounts-----			
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----			
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----			
	\$69,226 54		
	86		
	16,407 40		
	12,079 25		
	8,887 82		
	701 35		
	5,868 26		
	364 97		
	\$113,622 45		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----			
	\$25,000 00		
	5,000 00		
	597 32		
	70,011 38		
	110 00		
	25 00		
	175 64		
	12,500 00		
	293 11		
	\$113,622 45		

## 557. HEALDSBURG SAVINGS BANK—HEALDSBURG.

Incorporated May 25, 1912.

OFFICERS—Geo. H. Warfield, President; E. M. Norton, Vice-President; J. R. Williams, Cashier, Secretary and Treasurer.  
 DIRECTORS—E. H. Barnes, A. E. Burnham, W. Goddard, E. M. Norton, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, Geo. H. Warfield, Geo. C. Alexander.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----		\$246,751 96	
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----		31,432 46	
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----		12,385 12	
Due from other banks-----			
Actual cash on hand-----		5,187 98	
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$295,657 52	

## LIABILITIES.

Capital stock paid in-----			
Surplus-----		\$25,000 00	
Undivided profits, less expenses and taxes paid-----		5,100 00	
Other existing profits, collected, but not in undivided profits account-----		922 02	
Bills payable (including certificates of deposit representing money borrowed)-----		750 00	
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		118 50	
Savings deposits-----			
Demand certificates of deposit-----		254,567 00	
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----		9,500 00	
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$295,957 52	



## 558. COMMERCIAL BANK OF SANGER—SANGER.

Incorporated May 23, 1912.

OFFICERS—Geo. S. Coblenitz, President; L. Powers, Vice-President; E. A. Boye, Cashier, Secretary and Treasurer; H. B. McLaughlin, Assistant Cashier.

DIRECTORS—J. E. Burnett, L. Powers, Geo. S. Coblenitz, T. W. Decker, Thos. F. Madden, W. B. Hazelton, S. G. Frankennau.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$108,438 72		
Bonds, warrants and other securities-----	5 00		
Bank premises, furniture and fixtures-----	124 00		
Safe deposit vaults-----	5,200 00		
Other real estate owned-----			
Due from reserve banks-----	34,495 66		
Due from other banks-----			
Actual cash on hand-----	8,061 85		
Exchanges for clearing house-----			
Checks and other cash items-----	200 63		
Other resources-----			
Totals-----	\$156,528 86		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----			
Undivided profits, less expenses and taxes paid-----	\$25,000 00		
Other existing profits, collected, but not in undivided profits account-----	7,500 00		
Bills payable (including certificates of deposit representing money borrowed)-----	3,255 51		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	101,021 95		
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----	19,361 50		
Cashier's checks-----			
State, county and municipal deposits-----	389 90		
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$156,528 86		

## 559. LASSEN INDUSTRIAL BANK—SUSANVILLE.

Incorporated April 5, 1912.

OFFICERS—Jules Alexander, President; Isaac Knoeh, Vice-President; W. G. Culbreth, Cashier, Secretary and Treasurer.  
 DIRECTORS—Jules Alexander, Isaac Knoeh, R. E. Bingham, C. E. Lawson, W. G. Culbreth.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Surplus department.	Combined.
Loans and discounts.....		\$251,684 35		
Overdrafts.....				
Bonds, warrants and other securities.....		32,196 58		
Bank premises, furniture and fixtures.....		6,488 50		
Safe deposit vaults.....		600 00		
Other real estate owned.....				
Due from reserve banks.....		27,164 20		
Due from other banks.....		6,221 06		
Actual cash on hand.....		18,976 33		
Exchanges for clearing house.....				
Cheques and other cash items.....		1,062 59		
Other resources.....				
Totals.....		\$343,633 61		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$50,000 00		
Undivided profits, less expenses and taxes paid.....		4,000 00		
Other existing profits, collected, but not in undivided profits account.....		3,522 17		
Plus payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		188,150 00		
Savings deposits.....				
Demand certificates of deposit.....		1,610 24		
Time certificates of deposit.....		70,543 87		
Certified checks.....				
Cashier's checks.....				
State, county and municipal deposits.....		25,000 00		
Postal savings deposits.....		807 33		
Other liabilities.....				
Totals.....		\$343,633 61		

**560. ESCALON STATE BANK—ESCALON.**

Incorporated June 13, 1912.

OFFICERS—S. J. Irwin, President; Arbor Barth, Vice-President; Ira Wolf, Cashier, Secretary and Treasurer.

DIRECTORS—Ira Wolf, Arbor Barth, C. M. Carlson, H. L. McPherson, S. J. Irwin.

**Statement of June 30, 1914.****RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$48,709 88		
Overdrafts	59 96		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	16,881 12		
Safe deposit vaults	11,435 00		
Other real estate owned			
Due from reserve banks	20,279 49		
Due from other banks			
Actual cash on hand	6,637 78		
Exchanges for clearing house			
Checks and other cash items	607 38		
Other resources			
Totals	\$104,630 61		

**LIABILITIES.**

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	1,000 00		
Other existing profits, collected, but not in undivided profits account	142 23		
Bills payable (including certificates of deposit representing money borrowed)	464 34		
Deposits due to banks	5,000 00		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	58,284 64		
Demand certificates of deposit			
Time certificates of deposit	227 60		
Certified checks	4,278 00		
Cashier's checks	2,712 80		
State, county and municipal deposits	291 00		
Postal savings deposits	7,200 00		
Other liabilities			
Totals	\$104,630 61		

## 562. "BANK OF PRINCETON"—PRINCETON.

Incorporated April 19, 1912.

OFFICERS—Tennant Harrington, President; W. A. Yerxa, Vice-President; F. M. Porter, Cashier; Secretary and Treasurer, Directors—B. H. Barton, P. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$86,717 64		
Bonds, warrants and other securities.....	27,473 70		
Bank premises, furniture and fixtures.....	27,374 40		
Safe deposit vaults.....	21,742 48		
Other real estate owned.....			
Due from reserve banks.....	9,358 00		
Due from other banks.....			
Actual cash on hand.....	4,686 25		
Exchanges for clearing house.....			
Checks and other cash items.....	51 85		
Other resources.....			
Totals.....	\$150,404 41		
LIABILITIES.			
Capital stock paid in.....	\$40,000 00		
Surplus.....	5,000 00		
Undivided profits, less expenses and taxes paid.....	1,391 31		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	41,412 80		
Savings deposits.....			
Demand certificates of deposit.....	1,795 40		
Time certificates of deposit.....	5,805 10		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	24,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$150,404 41		



## 563. SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO—EL CENTRO.

Incorporated May 19, 1912.

Officers—B. R. Brundage, President; J. K. Hermon, Vice-President; J. Stewart Ross, Secretary; O. G. Horne, Cashier and Treasurer; George D. Page, Assistant Cashier.

Directors—O. G. Horne, W. S. Fawcett, J. Stewart Ross, B. R. Brundage, J. K. Hermon, F. O. Luckett, Harry L. Person.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$47,313 77	\$28,733 81	\$86,047 58
Bonds, warrants and other securities-----	240 24		240 24
Bank premises, furniture and fixtures-----	14,775 00		14,775 00
Safe deposit vaults-----	5,000 00		5,000 00
Other real estate owned-----			
Due from reserve banks-----	35,898 68	900 00	36,798 68
Due from other banks-----	1,920 50	518 04	2,438 54
Actual cash on hand-----	1,920 11		1,920 11
Exchanges for clearing house-----	1,035 25		1,035 25
Checks and other cash items-----			
Other resources-----			
Totals-----	\$135,254 55	\$30,151 85	\$165,406 40

## LIABILITIES.

Capital stock paid in-----	\$20,000 00	\$5,000 00	\$25,000 00
Surplus-----			
Undivided profits, less expenses and taxes paid-----	366 77	514 17	880 94
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits-----	96,232 44		96,232 44
Savings deposits-----		24,637 68	24,637 68
Demand certificates of deposit-----			
Time certificates of deposit-----	10 00		10 00
Certified checks-----			
Cashier's checks-----	6,901 34		6,901 34
State, county and municipal deposits-----	11,700 00		11,700 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$135,254 55	\$30,151 85	\$165,406 40

NOTE.—Changed name from Security Savings Bank of El Centro May 25, 1914.

## 564. BANK OF LANCASTER—LANCASTER.

Incorporated June 26, 1912.

OFFICERS—John Roberts, President; Earl L. Roberts, Vice-President; G. A. Brooks, Cashier and Secretary; M. J. Reynolds, Treasurer.  
 DIRECTORS—G. A. Brooks, L. W. Traver, Earl L. Roberts, John Roberts, M. J. Reynolds, G. L. Butterfield, W. S. Hogan.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts	\$86,621 43		
Overdrafts	77 95		
Bonds, warrants and other securities	14,774 18		
Bank premises, furniture and fixtures	5,228 62		
Safe deposit vaults	250 00		
Other real estate owned			
Due from reserve banks	3,290 68		
Due from other banks	228 00		
Actual cash on hand	3,576 38		
Exchanges for clearing house			
Checks and other cash items	19 65		
Other resources			
Totals	\$64,166 29		

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	1,124 50		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,300 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	22,671 26		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	369 55		
Certified checks			
Cashier's checks	601 18		
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$64,166 29		

## 565. MONTEBELLO STATE BANK—MONTEBELLO.

Incorporated July 20, 1912.

OFFICERS—H. A. Church, President; Geo. W. Scott, Vice-President; J. W. Orsdel, Cashier, Secretary and Treasurer.  
 DIRECTORS—Geo. W. Scott, E. A. Martin, A. E. Matson, E. T. Cochrum, H. A. Church, John F. Atkinson, C. L. Edmundson, Fred Layman, H. A. Church, Jr.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$42,377 50		
Overdrafts.....		203 16		
Bonds, warrants and other securities.....		13,360 00		
Bank premises, furniture and fixtures.....		10,427 60		
Safe deposit vaults.....		325 00		
Other real estate owned.....				
Due from reserve banks.....		4,333 92		
Due from other banks.....				
Actual cash on hand.....		3,051 17		
Exchanges for clearing house.....				
Checks and other cash items.....		20 25		
Other resources.....				
Totals.....		\$74,038 00		
LIABILITIES.				
Capital stock paid in.....				
Surplus.....		\$25,000 00		
Undivided profits, less expenses and taxes paid.....		330 00		
Other existing profits, collected, but not in undivided profits account.....		812 47		
Bills payable (including certificates of deposit representing money borrowed).....				
Deposits due to banks.....				
Dividends unpaid.....				
Individual deposits subject to check.....		33,785 74		
Savings deposits.....				
Demand certificates of deposit.....				
Time certificates of deposit.....		2,008 85		
Certified checks.....				
Cashier's checks.....		81 54		
State, county and municipal deposits.....				
Postal savings deposits.....		12,000 00		
Other liabilities.....				
Totals.....		\$74,038 00		

## 566. FIRST BANK OF JAMESTOWN—JAMESTOWN.

Incorporated June 11, 1912.

Officers—W. E. Booker, President; W. J. Black, Vice-President; Paul E. Mertz, Cashier, Secretary and Treasurer; C. R. Anthony, Assistant Cashier, Assistant Treasurer and Assistant Secretary.  
 Directors—W. J. Black, Andrew McCormick, W. E. Booker, P. Brandenburg, Geo. H. Ingalls, Chas. A. Fitzgerald, Amos D. Shepard, G. N. Porter, E. T. Jasper, T. L. Richards, A. D. Herold, W. B. Buckminster.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts				
Overdrafts			\$61,580 47	
Bonds, warrants and other securities			25,169 40	
Bank premises, furniture and fixtures			3,894 96	
Safe deposit vaults				
Other real estate owned				
Due from reserve banks			3,924 80	
Due from other banks				
Actual cash on hand			2,500 24	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$96,459 87	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account			954 67	
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits			58,005 20	
Demand certificates of deposit				
Time certificates of deposit				
Certified checks				
Cashier's checks				
State, county and municipal deposits			12,500 00	
Postal savings deposits				
Other liabilities				
Totals			\$96,459 87	



## 567. NATIONAL CITY STATE BANK—NATIONAL CITY.

Incorporated July 16, 1912.

OFFICERS—Ed Willoughby, President; T. R. Palmer, Vice-President; J. W. Donohue, Cashier, Secretary and Treasurer; T. K. Dable, Jr., Assistant Cashier.  
 DIRECTORS—Ed Willoughby, J. W. Donohue, T. R. Palmer, E. L. Bullen, C. Wade, W. D. Crum, T. K. Dable, Jr., D. McKenzie, A. G. Williams.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....	\$34,217 16		
Bonds, warrants and other securities.....	47 65		
Bank premises, furniture and fixtures.....	14,600 00		
Safe deposit vaults.....	9,350 51		
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	17,842 54		
Actual cash on hand.....			
Exchanges for clearing house.....	3,467 43		
Checks and other cash items.....	9 50		
Other resources.....			
Totals.....	\$78,934 79		

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	1,743 98		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	34,567 78		
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	6,699 19		
Cashier's checks.....			
State, county and municipal deposits.....	2,390 00		
Postal savings deposits.....	8,633 84		
Other liabilities.....			
Totals.....	\$78,934 79		

## 568. COMMERCIAL STATE BANK—OAKDALE.

Incorporated August 29, 1912.

OFFICERS—M. J. Nightingale, President and Treasurer; D. A. Guernsey, Vice-President; W. A. Sayler, Cashier and Secretary; C. E. Wood, Assistant Cashier.

DIRECTORS—S. Pratt, W. A. Sayler, T. K. Beard, M. J. Nightingale, J. B. Stearns, L. C. Walther, D. A. Guernsey.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$48,098 31	\$18,776 49	\$66,874 80
Bonds, warrants and other securities-----	194 06		194 06
Bank premises, furniture and fixtures-----	23,375 00		23,375 00
Safe deposit vaults-----	16,946 72	7,500 00	24,446 72
Other real estate owned-----			
Due from reserve banks-----	13,791 54	2,687 72	16,479 26
Due from other banks-----			
Actual cash on hand-----	4,429 87	1,620 29	6,050 16
Exchanges for clearing house-----			
Checks and other cash items-----	34 80		34 80
Other resources-----			
Totals-----	\$106,890 30	\$30,504 50	\$137,484 80

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$40,000 00	\$10,000 00	\$50,000 00
Undivided profits, less expenses and taxes paid-----	3,500 00	1,500 00	5,000 00
Other existing profits, collected, but not in undivided profits account-----	458 45	529 30	987 75
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	44,065 28		44,065 28
Demand certificates of deposit-----		18,565 20	18,565 20
Time certificates of deposit-----	5,150 00		5,150 00
Certified checks-----	4,586 57		4,586 57
Cashier's checks-----	100 00		100 00
State, county and municipal deposits-----			
Postal savings deposits-----	9,000 00		9,000 00
Other liabilities-----			
Totals-----	\$106,890 30	\$30,504 50	\$137,484 80

## 569. CITIZENS' STATE SAVINGS BANK—GARDENA.

Incorporated September 6, 1912.

OFFICERS—C. B. Casler, President; J. W. Strickling, Vice-President; I. S. Ball, Cashier, Secretary and Treasurer.  
 DIRECTORS—C. B. Casler, Geo. B. Nichols, J. W. Strickling, M. A. Schofield, Thos. Biggart.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts		\$38,320 00	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		263 15	
Due from reserve banks			
Due from other banks			
Actual cash on hand			
Exchanges for clearing house		1,025 24	
Cheeks and other cash items			
Other resources			
Totals		\$39,548 39	

## LIABILITIES.

Capital stock paid in		\$25,000 00	
Surplus		900 00	
Undivided profits, less expenses and taxes paid		145 63	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit		10,990 35	
Time certificates of deposit			
Certified checks		1,861 80	
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$39,548 39	

## 570. CHINO SAVINGS BANK—CHINO.

Incorporated September 4, 1912.

OFFICERS—Levi Vredenburg, President; John T. Schroeder, Vice-President; Edwin Rhodes, Cashier, Secretary and Treasurer;  
J. Leonard Murdock, Assistant Cashier.  
DIRECTORS—L. Vredenburg, J. T. Schroeder, G. S. Phillips, Samuel Pine, O. J. Newman, J. A. Mart, Edwin Rhodes.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$54,845 00	
Overdrafts.....			
Bonds, warrants and other securities.....		12,000 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		1,700 00	
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....		5,302 72	
Cheeks and other cash items.....			
Other resources.....			
Totals.....		\$73,747 72	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$25,000 00	
Undivided profits, less expenses and taxes paid.....		130 00	
Other existing profits, collected, but not in undivided profits account.....		2,164 99	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		18,771 88	
Time certificates of deposit.....			
Time certificates of deposit.....		16,860 85	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,800 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$73,747 72	



# 571 AND 571A. "THE SOUTHERN COUNTY BANK" - ANAHEIM.

Incorporated September 20, 1912.

OFFICERS—C. B. Jones, President; Russ Avery, Vice-President; J. S. Killian, Vice-President; A. W. Phelps, Secretary and Treasurer; Chas. A. Boege, Cashier; A. B. Endicott, Assistant Cashier and Manager of El Monte branch.  
DIRECTORS—A. M. Brown, J. W. Phelps, Boyle Workman, A. Nagel, Chas. A. Boege, S. Hayden, Russ Avery, Frank Baum, J. S. Killian, F. C. Herbert, F. P. Sappington, C B Jones, C Klingerman.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$75,457 47	\$68,802 00	\$142,459 47
Overdrafts.....	100 77		100 77
Bonds, warrants and other securities.....		21,534 05	21,534 05
Bank premises, furniture and fixtures.....		2,101 83	4,694 56
Safe deposit vaults.....	2,302 73		
Other real estate owned.....			
Due from reserve banks.....	2,720 20	1,377 43	4,097 63
Due from other banks.....			
Actual cash on hand.....	7,005 30	2,984 23	10,589 53
Exchanges for clearing house.....			
Checks and other cash items.....	1,036 32		1,036 32
Other resources.....	30 00		30 00
Totals.....	\$87,802 99	\$86,809 54	\$184,612 53

## LIABILITIES.

Capital stock paid in.....	\$25,000 00		\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	1,110 30	3,492 90	4,603 20
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	37,207 18		37,207 18
Savings deposits.....		24,616 67	24,616 67
Demand certificates of deposit.....			
Time certificates of deposit.....		25,689 97	25,689 97
Cashier's checks.....	56 58		56 58
State, county and municipal deposits.....	4,428 03		4,428 03
Postal savings deposits.....		18,000 00	18,000 00
Other liabilities.....			
Totals.....	\$87,802 99	\$86,809 54	\$184,612 53

Note.—The above statement includes the business of the El Monte branch office.

## 572. TEHAMA COUNTY SAVINGS BANK—CORNING.

Incorporated September 6, 1912.

OFFICERS—R. A. Foster, President; W. Herbert Samson, Vice-President; Harry A. Hunt, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. A. Brown, W. Herbert Samson, Harry A. Hunt, J. Leroy Donovan, W. N. Woodson, Geo. A. Hoag, R. A. Foster.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
<b>Loans and discounts.</b>				
Overdrafts		\$96,068 77	\$53,284 50	\$149,353 27
Bonds, warrants and other securities		1,598 17		1,598 17
Bank premises, furniture and fixtures		9,484 73	5,524 30	15,009 03
Safe deposit vaults		14,679 28	8,375 00	23,254 28
Other real estate owned		351 75		351 75
Due from reserve banks				
Due from other banks		6,172 78	1,630 82	7,803 60
Actual cash on hand				
Exchanges for clearing house		6,658 47	1,047 56	7,706 03
Checks and other cash items				
Other resources				
<b>Totals</b>		\$135,013 95	\$70,122 18	\$205,136 13
<b>LIABILITIES.</b>				
<b>Capital stock paid in.</b>				
Surplus		\$20,100 00	\$13,400 00	\$33,500 00
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account		835 58	1,036 08	1,891 66
Bills payable (including certificates of deposit representing money borrowed)		15,000 00		15,000 00
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		80,005 98		80,005 98
Savings deposits			51,186 10	51,186 10
Demand certificates of deposit		4,051 35		4,051 35
Time certificates of deposit		44 26		44 26
Certified checks		956 78		956 78
Cashier's checks				
State, county and municipal deposits			4,500 00	4,500 00
Postal savings deposits		8,000 00		8,000 00
Other liabilities				
<b>Totals</b>		\$135,013 95	\$70,122 18	\$205,136 13

## 573. CITIZENS' SAVINGS BANK OF PASADENA—PASADENA.

Incorporated September 6, 1912.

OFFICERS—W. H. Hubbard, President; Henry T. Hazard, Vice-President; Dr. W. C. Watson, Vice-President; M. V. Hubbard, Cashier, Secretary and Treasurer; S. A. Cover, Assistant Cashier; J. F. Bender, Assistant Cashier.

DIRECTORS—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, Aaron Cover, Edmund D. Barry, John C. Coy, W. C. Watson.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$63,130 41	\$90,912 90	\$154,043 31
Overdrafts.....	1,187 91	—	1,187 91
Bonds, warrants and other securities.....	46,000 00	45,000 00	91,000 00
Bank premises, furniture and fixtures.....	66,553 97	71,719 80	138,273 86
Safe deposit vaults.....	—	6,339 68	6,339 68
Other real estate owned.....	—	—	—
Due from reserve banks.....	37,538 01	92,680 45	130,218 46
Due from other banks.....	—	—	—
Actual cash on hand.....	7,335 27	7,719 68	14,954 95
Exchanges for clearing house.....	709 13	—	709 13
Checks and other cash items.....	1,061 26	30 90	1,092 16
Other resources.....	—	4 30	4 30
Totals.....	\$220,015 93	\$284,407 80	\$504,423 73

## LIABILITIES.

Capital stock paid in.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....	—	—	—
Undivided profits, less expenses and taxes paid.....	—	—	—
Other existing profits, collected, but not in undivided profits account.....	\$10 73	3,603 63	4,474 36
Bills payable (including certificates of deposit representing money borrowed).....	—	—	—
Deposits due to banks.....	—	—	—
Dividends unpaid.....	—	—	—
Individual deposits subject to check.....	74,325 21	121,600 35	195,925 56
Savings deposits.....	—	—	—
Demand certificates of deposit.....	—	—	—
Time certificates of deposit.....	—	23,083 82	23,083 82
Certified checks.....	2,830 02	—	2,830 02
Cashier's checks.....	350 00	—	350 00
State, county and municipal deposits.....	41,500 00	36,000 00	77,500 00
Postal savings deposits.....	—	—	—
Other liabilities.....	—	—	—
Totals.....	\$220,015 96	\$284,407 80	\$504,423 76

## 574. "FARMERS AND MERCHANTS' BANK OF LANCASTER"—LANCASTER.

Incorporated November 1, 1912.

Officers.—J. E. Randall, President; T. K. Temple, Vice-President; I. E. Dodge, Secretary and Cashier; Leo Harris, Treasurer.  
 Directors.—T. K. Temple, Leo Harris, I. E. Dodge, Jay E. Randall, A. McGovney, C. J. Hamilton.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$51,719 21		
Overdrafts		573 14		
Bonds, warrants and other securities		14,562 75		
Bank premises, furniture and fixtures		11,269 55		
Safe deposit vaults				
Other real estate owned				
Due from reserve banks		2,469 26		
Due from other banks				
Actual cash on hand		3,878 56		
Exchanges for clearing house		122 12		
Checks and other cash items				
Other resources				
Totals		\$84,594 59		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		2,280 44		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		37,086 47		
Savings deposits				
Demand certificates of deposit				
Time certificates of deposit		7,045 40		
Certified checks				
Cashier's checks		682 98		
State, county and municipal deposits		12,300 00		
Postal savings deposits				
Other liabilities				
Totals		\$84,594 59		



## 575. "BANK OF HOPLAND"—HOPLAND.

Incorporated October 1, 1912.

OFFICERS—C. B. Shaw, President; S. E. Brooks, Vice-President; J. W. Harris, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. W. Harris, C. B. Shaw, J. W. Hiatt, S. E. Brooks, D. M. Burns.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$54,184 94		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	10,000 00		
Safe deposit vaults	1,200 00		
Other real estate owned			
Due from reserve banks	7,525 69		
Due from other banks			
Actual cash on hand			
Exchanges for clearing house	4,576 69		
Checks and other cash items			
Other resources			
Totals	\$77,487 32		

## LIABILITIES.

Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	500 00		
Other existing profits collected, but not in undivided profits account	1,028 49		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	31,363 78		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	1,267 73		
Certified checks	9,827 32		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	9,000 00		
Other liabilities			
Totals	\$77,487 32		

## 576. FARMERS' SAVINGS BANK OF SELMA—SELMA.

Incorporated November 30, 1912.

Officers—W. T. Forkner, President; Edw. Poulson, Vice-President; C. W. Christensen, Cashier, Secretary and Treasurer; O. E. Holbert, Assistant Cashier.

Directors—W. T. Forkner, P. P. Hoover, Edw. Poulson, E. S. Holbert, H. S. Hulbert, Fred H. Williams, C. W. Christensen.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	overdrafts		\$46,206 88	
Bonds, warrants and other securities				
Bank premises, furniture and fixtures				
Sale deposit vaults				
Other real estate owned				
Due from reserve banks			9,187 31	
Due from other banks			3,791 93	
Actual cash on hand			1,000 00	
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals			\$73,136 14	
LIABILITIES.				
Capital stock paid in				
Surplus			\$25,000 00	
Undivided profits, less expenses and taxes paid				
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)			1,937 78	
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check				
Savings deposits				
Demand certificates of deposit			39,341 18	
Time certificates of deposit				
Certified checks			6,857 18	
Cashier's checks				
State, county and municipal deposits				
Postal savings deposits				
Other liabilities				
Totals			\$73,136 14	

# 577. THE CALIFORNIA SAVINGS BANK OF SACRAMENTO, CALIFORNIA—SACRAMENTO.

Incorporated November 21, 1912.

OFFICERS—W. E. Gerber, President; Geo. W. Peltier, Vice-President; W. A. Curtis, Vice-President; Fred W. Kiesel, Cashier, and Secretary; Ed H. Gerber, Treasurer; E. A. Brown, Assistant Cashier; Fred L. Martin, Assistant Cashier; J. I. Brunshwiler, Assistant Cashier.  
DIRECTORS—Geo. W. Peltier, Fred W. Kiesel, W. E. Gerber, H. A. Heilborn, Peter Bohl, W. A. Curtis, Ed H. Gerber, Frank J. Ruhstaller, G. A. White.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$805,071 75	
Overdrafts.....			
Bonds, warrants and other securities.....		123,458 17	
Bank premises, furniture and fixtures.....		1 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	115,568 21		
Due from other banks.....	11,013 33		
Actual cash on hand.....	19,557 25		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$1,075,169 71		
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		10,000 00	
Undivided profits, less expenses and taxes paid other existing profits, collected, but not in undivided profits account.....		14,209 12	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....		10,000 00	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		880,989 08	
Demand certificates of deposit.....			
Time certificates of deposit.....		9,500 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		50,000 00	
Postal savings deposits.....		471 51	
Other liabilities.....			
Totals.....	\$1,075,169 71		





## 579. FIRST BANK OF HERMOSA BEACH HERMOSA BEACH.

Incorporated January 3, 1913.

Officers—J. E. Walker, President; R. E. Matteson, Vice President; Marco H. Hellman, Vice President; G. S. Thatcher, Cashier, Secretary and Treasurer.  
 Directors—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkerton, J. P. Loxford, R. E. Matteson, Marco H. Hellman.

Statement of June 30, 1914.

## ASSETS.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$60,007 00		
Overdrafts.....	139 16		
Bonds, warrants and other securities.....	11,963 30		
Bank premises, furniture and fixtures.....	2,362 60		
Safe deposit vaults.....	173 81		
Other real estate owned.....			
Due from reserve banks.....	10,376 99		
Due from other banks.....			
Actual cash on hand.....	5,214 95		
Exchanges for clearing house.....	165 85		
Cheeks and other cash items.....	230 46		
Other resources.....			
<b>Total</b> .....	<b>\$100,402 02</b>		

## LIABILITIES.

Capital stock paid in.....			
Surplus.....	\$25,000 00		
Undivided profits, less expenses and taxes paid.....	2,600 00		
Other existing profits, collected, but not in undivided profits account.....	537 74		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	3,705 91		
Dividends unpaid.....			
Individual deposits subject to check.....	46,801 20		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	1,879 00		
Certified checks.....			
Cashier's checks.....	8,100 73		
State, county and municipal deposits.....	12,368 84		
Postal savings deposits.....			
Other liabilities.....	5 50		
<b>Total</b> .....	<b>\$100,402 02</b>		

# 580. EAST SAN DIEGO STATE BANK—EAST SAN DIEGO.

Incorporated January 2, 1913.

OFFICERS:—Robert B. Brier, President; G. A. Davidson, Vice-President; P. V. Morgan, Cashier, Secretary and Treasurer.  
DIRECTORS:—Robert E. Brier, R. D. Spicer, P. V. Morgan, G. A. Davidson, Geo. M. Rees, Joseph Clegg.

Statement of June 30, 1914.

RESOURCES.	Combined.		
	Commercial department.	Savings department.	
Loans and discounts-----			\$38,121 18
Overdrafts-----	\$32,613 78	\$25,477 40	5 00
Bonds, warrants and other securities-----	5 00		20,832 70
Bank premises, furniture and fixtures-----	13,072 70	7,760 00	3,967 55
Safe deposit vaults-----	3,967 55		
Other real estate owned-----			
Due from reserve banks-----	7,026 45	1,991 75	9,018 20
Due from other banks-----			
Actual cash on hand-----	4,698 32	1,673 63	6,281 85
Exchanges for clearing house-----	118 00		118 00
Checks and other cash items-----	5 20		5 20
Other resources-----			
Totals-----	\$61,476 90	\$36,902 78	\$98,379 68
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$12,700 00	\$12,500 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	35 44		545 44
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Deposits unpaid-----	36,886 08	23,132 78	36,886 08
Individual deposits subject to check-----			
Savings deposits-----	867 13		867 13
Demand certificates of deposit-----		1,270 00	1,270 00
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----	95 86		95 86
State, county and municipal deposits-----	10,400 00		10,400 00
Postal savings deposits-----	172 39		172 39
Other liabilities-----			
Totals-----	\$61,476 90	\$36,902 78	\$98,379 68

**581. ARCATA SAVINGS BANK—ARCATA.**

Incorporated February 7, 1913.

OFFICERS.—Thos. Bain, President; Wesley W. Stone, Vice-President; Chas. B. Stone, Secretary and Assistant Cashier; Frank H. Tooley, Cashier and Treasurer.  
 DIRECTORS.—Thomas Bain, N. H. Falk, L. Everding, Frank H. Tooley, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

Statement of June 30, 1914.

**RESOURCES.**

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$204,499 24	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		18,277 66	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		9,477 23	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
<b>Totals</b> .....		\$232,254 13	

**LIABILITIES.**

Capital stock paid in.....		\$25,000 00	
Surplus.....		720 50	
Undivided profits, less expenses and taxes paid.....		1,758 45	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		204,766 18	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
<b>Totals</b> .....		\$232,254 13	

**582. THE BANK OF ESPARTO—ESPARTO.**

Incorporated March 6, 1913.

OFFICERS—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Nielson, Secretary; C. F. George, Cashier and Treasurer.  
 DIRECTORS—M. O. Wyatt, J. L. Stephens, C. S. Nissen, A. H. Fredson, John E. Winter, Ed J. F. Mast, A. E. Nielson.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----	\$71,715 10	-----	-----
Overdrafts	-----	83 21	-----	-----
Bonds, warrants and other securities	-----	14,296 72	-----	-----
Bank premises, furniture and fixtures	-----	5,460 00	-----	-----
Safe deposit vaults	-----	245 00	-----	-----
Other real estate owned	-----	-----	-----	-----
Due from reserve banks	-----	7,307 08	-----	-----
Due from other banks	-----	-----	-----	-----
Actual cash on hand	-----	4,712 68	-----	-----
Exchanges for clearing house	-----	63 21	-----	-----
Checks and other cash items	-----	-----	-----	-----
Other resources	-----	-----	-----	-----
Totals	-----	\$103,693 00	-----	-----
LIABILITIES.				
Capital stock paid in	-----	\$25,000 00	-----	-----
Surplus	-----	2,498 08	-----	-----
Undivided profits, less expenses and taxes paid	-----	-----	-----	-----
Other existing profits, collected, but not in undivided profits account	-----	10,000 00	-----	-----
Bills payable (including certificates of deposit representing money borrowed)	-----	2,229 08	-----	-----
Deposits due to banks	-----	-----	-----	-----
Dividends unpaid	-----	50,465 24	-----	-----
Individual deposits subject to check	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----
Demand certificates of deposit	-----	1,000 00	-----	-----
Time certificates of deposit	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----
Cashier's checks	-----	-----	-----	-----
State, county and municipal deposits	-----	12,500 00	-----	-----
Postal savings deposits	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----
Totals	-----	\$103,693 00	-----	-----

NOTE.—Certificate issued June 9, 1914, authorizing addition of savings department. Not yet opened.



# 583. "AMADOR VALLEY SAVINGS BANK"—PLEASANTON.

Incorporated March 1, 1913.

Officers—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Cashier and Secretary; J. C. Mendonca, Treasurer and Assistant Cashier.  
 Directors—Claude Smallwood, A. B. Pickard, M. Koopman, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr, W. J. Dakin.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts-----		\$65,765 75	
Overdrafts-----			
Bonds, warrants and other securities-----			
Bank premises, furniture and fixtures-----			
Safe deposit vaults-----			
Other real estate owned-----		2,103 72	
Due from reserve banks-----		1,624 78	
Due from other banks-----		893 08	
Actual cash on hand-----			
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----		\$70,387 33	
LIABILITIES.			
Capital stock paid in-----		\$25,000 00	
Surplus-----		100 00	
Undivided profits, less expenses and taxes paid-----		370 70	
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----		6 00	
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----		44,910 63	
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----		\$70,387 33	

## 584. FARMERS AND MERCHANTS' BANK OF COMPTON—COMPTON.

Incorporated March 20, 1913.

Officers—W. Simpson, President; L. Daetweiler, Vice-President; O. E. Efftman, Secretary; R. L. Angell, Cashier and Treasurer.  
 Directors—W. Simpson, H. J. Mayo, L. Daetweiler, O. E. Efftman, R. L. Angell.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$20,770 15	\$0,400 00	\$27,170 15
Overdrafts.....			
Bonds, warrants and other securities.....	11,410 68	1,461 72	12,872 40
Bank premises, furniture and fixtures.....	13,030 77		13,030 77
Safe deposit vaults.....	881 35		881 35
Other real estate owned.....			
Due from other banks.....	2,546 63	231 33	2,777 96
Due from other banks.....			
Actual cash on hand.....	1,746 90	1,048 14	2,895 04
Exchanges for clearing house.....			
Checks and other cash items.....	9 15		9 15
Other resources.....			
Totals.....	\$30,115 66	\$9,241 19	\$39,356 85

## LIABILITIES.

Capital stock paid in.....		\$3,000 00	\$3,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	792 97	361 65	1,154 62
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	15,045 69		15,045 69
Demand certificates of deposit.....		4,429 54	4,429 54
Time certificates of deposit.....	1,000 00		1,000 00
Certified checks.....	100 00	100 00	200 00
Cashier's checks.....	25 00		25 00
State, county and municipal deposits.....			
Postal savings deposits.....	10,350 00	1,350 00	11,700 00
Other liabilities.....			
Totals.....	\$30,115 66	\$9,241 18	\$39,356 85

## 585. LE GRAND BANK—LE GRAND.

Incorporated April 1, 1913.

OFFICERS—Paul Neumann, President; E. T. Cunningham, Vice-President; P. Carmean, Cashier, Secretary and Treasurer.  
 DIRECTORS—Paul Neumann, R. C. Burchell, E. T. Cunningham, Henry Grasmann, P. Carmean, F. A. Bundshu.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined
Loans and discounts			
Overdrafts	\$83,742 52	\$13,650 00	\$97,392 52
Bonds, warrants and other securities	198 28		198 28
Bank premises, furniture and fixtures			
Safe deposit vaults	1,353 19		1,353 19
Other real estate owned			
Due from reserve banks			
Due from other banks	3,753 15	733 55	4,486 70
Actual cash on hand			
Exchanges for clearing house	2,046 69	766 05	2,812 74
Checks and other cash items	50 50		50 50
Other resources	235 70		235 70
Totals	\$91,410 03	\$15,149 60	\$106,559 63

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,353 87	805 43	3,159 30
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	39,051 16		39,051 16
Demand certificates of deposit		9,344 17	9,344 17
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$61,410 03	\$15,149 60	\$76,559 63

## 586. FARMERS AND MERCHANTS' BANK OF BURBANK—BURBANK.

Incorporated March 27, 1913.

Officers—W. L. Pollock, President; C. P. Nesselroad, Vice-President; F. A. Halburg, Vice-President; F. F. Scribner, Cashier, Secretary and Treasurer.  
 Directors—F. F. Scribner, F. A. Halburg, C. P. Nesselroad, J. W. Parish, L. B. Doan, W. L. Pollock, F. E. Craig, W. J. Hornby, John E. Luttre.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$17,526 67	\$7,750 00	\$25,276 67
Overdrafts.....			
Bonds, warrants and other securities.....	12,124 00		12,124 00
Bank premises, furniture and fixtures.....	14,767 99		14,767 99
Safe deposit vaults.....	650 00		650 00
Other real estate owned.....			
Due from reserve banks.....	3,214 28	1,177 63	4,392 21
Due from other banks.....	655 66		655 66
Actual cash on hand.....	3,657 46	659 01	4,316 47
Exchanges for clearing house.....	10 68		10 68
Checks and other cash items.....	5 00		5 00
Other resources.....			
Totals.....	\$52,611 74	\$9,586 94	\$62,198 68

## LIABILITIES.

Capital stock paid in.....		\$5,000 00	\$25,000 00
Surplus.....		253 20	1,355 16
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	1,101 86		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....	16,935 25	4,333 74	16,965 25
Demand certificates of deposit.....			4,333 74
Time certificates of deposit.....	3,019 56		3,019 56
Certified checks.....			
Cashier's checks.....	924 97		924 97
State, county and municipal deposits.....			
Postal savings deposits.....	10,600 00		10,600 00
Other liabilities.....			
Totals.....	\$52,611 74	\$9,586 94	\$62,198 68



## 587. BANK OF LOOMIS—LOOMIS.

Incorporated March 27, 1913.

OFFICERS—J. J. Brennan, President; S. C. Day, Vice-President; J. J. Callison, Cashier, Secretary and Treasurer.  
 DIRECTORS—Andrew Ryder, James J. Brennan, E. L. Rippy, S. C. Day, Alden Anderson, N. B. Lardner, R. T. Cook.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$34,771 96	\$18,202 53	\$52,974 52
Overdrafts-----	49 43		49 43
Bonds, warrants and other securities-----	20,042 56	5,850 00	25,892 56
Bank premises, furniture and fixtures-----	2,241 63		2,241 63
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	3,637 63	1,003 80	5,201 40
Due from other banks-----			
Actual cash on hand-----	2,933 84	1,769 49	4,063 33
Exchanges for clearing house-----			
Checks and other cash items-----	1 30		1 30
Other resources-----			
Totals-----	\$63,718 35	\$27,305 91	\$91,084 46
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$20,000 00	\$5,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	1,261 60	500 00	1,761 60
Bills payable (including certificates of deposit representing money borrowed)-----		301 88	301 88
Deposits due to banks-----			
Deposits unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	32,456 95		32,456 95
Time certificates of deposit-----		10,064 03	10,064 03
Other certificates of deposit-----			
Certified checks-----			
Cashier's checks-----			
State, county and municipal deposits-----	10,000 00	2,500 00	12,500 00
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$63,718 35	\$27,305 91	\$91,084 46

588. **BANK OF BRENTWOOD—BRENTWOOD.**

Incorporated April 1, 1913.

Officers—R. G. Dean, President; Alex. Burness, Vice-President; Lee Durham, Cashier and Secretary; Robert Wallace, Jr., Treasurer.  
 Directors—R. G. Dean, Robt. Wallace, Jr., Frank H. Ludinghouse, Alex. Burness, R. F. MacLeod.

Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$43,549 31		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	12,100 05		
Safe deposit vaults	14,300 65		
Other real estate owned			
Due from reserve banks	7,202 32		
Due from other banks	7,547 33		
Actual cash on hand	4,524 50		
Exchanges for clearing house			
Checks and other cash items	189 40		
Other resources			
Totals	\$82,413 56		
LIABILITIES.			
Capital stock paid in			
Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	95 68		
Bills payable (including certificates of deposit representing money borrowed)	6,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	35,772 18		
Issued certificates of deposit			
Time certificates of deposit	96 00		
Certified checks	5,283 70		
Cashier's checks			
State county and municipal deposits	236 00		
Postal savings deposits	10,000 00		
Other liabilities			
Totals	\$82,413 56		

## 589. GLENDALE SAVINGS BANK—GLENDALE.

Incorporated April 28, 1913.

OFFICERS—E. M. Lee, President; E. U. Emery, Vice-President; W. W. Lee, Vice-President; M. P. Harrison, Vice-President and Secretary; C. D. Lusby, Cashier and Treasurer.  
 DIRECTORS—E. W. Emery, W. S. Perrin, W. W. Lee, Ed M. Lee, T. J. Hutchison, David Francy, George T. Paine.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$86,620 00	
Overdrafts.....			
Bonds, warrants and other securities.....		14,528 30	
Bank premises, furniture and fixtures.....		3,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		4,014 73	
Due from other banks.....			
Actual cash on hand.....		3,001 21	
Exchanges for clearing house.....		507 73	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$111,761 97	

## LIABILITIES.

Capital stock paid in.....			
Surplus.....		\$50,000 00	
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....		2,201 87	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		29,500 10	
Demand certificates of deposit.....			
Time certificates of deposit.....		17,500 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		12,500 00	
Other liabilities.....			
Totals.....		\$111,761 97	

## 590. "SANTA YNEZ VALLEY BANK"—SOLVANG.

Incorporated May 8, 1913.

OFFICERS—J. M. Gregerson, President; Samuel P. Calef, Vice-President; Harold Harkson, Cashier, Secretary and Treasurer.  
 DIRECTORS—Harold Harkson, Samuel P. Calef, J. M. Gregerson, M. P. Hourihan, P. P. Hornsby, P. B. Montano, Peter Albertson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$34,880 20		
Bonds, warrants and other securities-----	1 00		
Bank premises, furniture and fixtures-----	113 50		
Safe deposit rents-----	12,713 25		
Other real estate owned-----			
Due from reserve banks-----	7,740 01		
Due from other banks-----			
Actual cash on hand-----	2,950 22		
Exchanges for clearing house-----			
Checks and other cash items-----			
Other resources-----			
Totals-----	\$58,407 18		
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$25,000 00		
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----	661 57		
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	27,837 65		
Savings deposits-----			
Demand certificates of deposit-----	396 35		
Time certificates of deposit-----	3,789 04		
Certified checks-----			
Cashier's checks-----	842 67		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$58,407 18		



## 591. BANK OF DAVIS—DAVIS.

Incorporated May 8, 1913.

OFFICERS—C. W. Sanders, President; J. B. Anderson, Vice-President; J. I. Thompson, Secretary; F. P. Wray, Treasurer and Cashier.  
 DIRECTORS—R. W. Weise, J. B. Anderson, F. P. Wray, W. D. Chiles, J. W. Sanders, J. F. Chiles, J. I. Thompson, R. J. Gibson, F. W. Palmer.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----			
Overdrafts	-----			
Bonds, warrants and other securities	-----	\$45,469 70	\$20,175 00	\$65,644 70
Bank premises, furniture and fixtures	-----	372 87		372 87
Safe deposit vaults	-----			
Other real estate owned	-----	2,000 00		2,000 00
Due from reserve banks	-----			
Due from other banks	-----	6,608 38	339 80	6,948 18
Actual cash on hand	-----	2,145 65	536 90	2,682 55
Exchanges for clearing house	-----			
Checks and other cash items	-----	105 45		105 45
Other resources	-----	18 12		18 12
Totals	-----	\$56,659 67	\$21,051 70	\$77,711 37
LIABILITIES.				
Capital stock paid in	-----			
Surplus	-----			
Undivided profits, less expenses and taxes paid	-----	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account	-----			
Bills payable (including certificates of deposit representing money borrowed)	-----	331 31	44 74	376 05
Deposits due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----	35,328 36		35,328 36
Demand certificates of deposit	-----		16,066 96	16,066 96
Time certificates of deposit	-----			
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----			
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----	\$56,659 67	\$21,051 70	\$77,711 37

## 592. BANK OF CHOWCHILLA--CHOWCHILLA.

Incorporated June 10, 1913.

Officers--W. D. Cardwell, President; C. H. Brown, Vice-President; A. L. Gambrell, Cashier, Secretary and Treasurer.  
 Directors--J. E. Oleese, W. D. Cardwell, A. L. Gambrell, C. H. Brown, V. S. Kidd.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts		\$59,383 47		
Overdrafts				
Bonds, warrants and other securities				
Bank premises, furniture and fixtures		5,617 00		
Safe deposit vaults				
Other real estate owned		3,319 12		
Due from reserve banks		3,066 62		
Due from other banks		3,255 35		
Actual cash on hand		11 78		
Exchanges for clearing house				
Checks and other cash items				
Other resources				
Totals		\$75,043 94		
LIABILITIES.				
Capital stock paid in		\$25,000 00		
Surplus				
Undivided profits, less expenses and taxes paid		751 26		
Other existing profits, collected, but not in undivided profits account				
Bills payable (including certificates of deposit representing money borrowed)				
Deposits due to banks				
Dividends unpaid				
Individual deposits subject to check		43,347 70		
Savings deposits				
4 Demand certificates of deposit				
Time certificates of deposit				
Certified checks		5,715 40		
Cashier's checks				
State, county and municipal deposits		229 58		
Postal savings deposits				
Other liabilities				
Totals		\$75,043 94		

## 593. THE BANK OF CORNING—CORNING.

Incorporated July 9, 1913.

OFFICERS.—William Dale, President; E. C. Dale, Vice-President and Secretary; C. D. Hill, Cashier and Treasurer.

DIRECTORS.—Wm. Dale, E. C. Dale, C. D. Hill.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$121,206 00		
Bonds, warrants and other securities-----	1,109 46		
Bank premises, furniture and fixtures-----	88 45		
Safe deposit vaults-----	5,235 00		
Other real estate owned-----			
Due from reserve banks-----	2,666 20		
Due from other banks-----	8,029 73		
Actual cash on hand-----	4,261 87		
Exchanges for clearing house-----	15,403 88		
Checks and other cash items-----			
Other resources-----	198 69		
Totals-----	\$157,950 28		

## LIABILITIES.

Capital stock paid in-----			
Surplus-----	\$82,000 00		
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	2,896 48		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	97,283 27		
Savings deposits-----			
Demand certificates of deposit-----			
Time certificates of deposit-----	5,642 35		
Certified checks-----	20,608 38		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$157,950 28		

## 594. NOVATO BANK—NOVATO.

Incorporated July 20, 1913.

Officers—James B. Burdell, President; Herman Rudolff, Vice-President; G. D. Morrison, Cashier, Secretary and Treasurer.  
 Directors—James B. Burdell, A. D. Scott, G. Pacheco, Herman Rudolff, A. V. De Borja, F. J. Silva, G. D. Morrison, W. H. Early,  
 M. T. Pretas.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts-----				
Overdrafts-----			\$21,530 00	\$21,530 00
Bonds, warrants and other securities-----				
Bank premises, furniture and fixtures-----		8,462 85	12,137 60	21,100 45
Safe deposit vaults-----		3,416 29		3,416 39
Other real estate owned-----			225 00	225 00
Due from reserve banks-----				
Due from other banks-----		12,019 53	2,030 73	14,950 26
Actual cash on hand-----				
Exchanges for clearing house-----		3,040 70	2,133 50	5,174 29
Checks and other cash items-----				
Other resources-----		1,030 95		1,030 95
Totals-----		\$59,575 42	\$48,556 92	\$98,532 34
LIABILITIES.				
Capital stock paid in-----				
Surplus-----		\$15,000 00	\$10,000 00	\$25,000 00
Undivided profits, less expenses and taxes paid-----				
Other existing profits, collected, but not in undivided profits account-----		1,312 16	645 72	2,157 88
Bills payable (including certificates of deposit representing money borrowed)-----				
Deposits due to banks-----				
Dividends unpaid-----		36,891 98		36,891 98
Individual deposits subject to check-----			23,311 20	23,311 20
Savings deposits-----				945 00
Demanded certificates of deposit-----		915 00		915 00
Time certificates of deposit-----				
Certified checks-----		255 00		255 00
Cashier's checks-----				
State, county and municipal deposits-----		5,000 00	5,000 00	10,000 00
Postal savings deposits-----				
Other liabilities-----		68		68
Totals-----		\$59,575 42	\$48,556 92	\$98,532 34



## 595. BANK OF ALEXANDER BROWN—WALNUT GROVE.

Incorporated July 3, 1913.

OFFICERS—Alex Brown, President; Arthur A. Brown, Vice-President; John S. Brown, Cashier, Secretary and Treasurer.  
 DIRECTORS—Alex Brown, John S. Brown, Arthur A. Brown, Alex E. Brown, Helen B. Durbin.

## Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----			
Overdrafts-----	\$260,000 96		
Bonds, warrants and other securities-----	377 26		
Bank premises, furniture and fixtures-----	13,181 81		
Safe deposit vaults-----	1,646 00		
Other real estate owned-----			
Due from reserve banks-----			
Due from other banks-----	100,850 21		
Actual cash on hand-----			
Exchanges for clearing house-----	23,291 11		
Checks and other cash items-----			
Other resources-----	50 00		
Totals-----	\$399,487 35		
LIABILITIES.			
Capital stock paid in-----			
Surplus-----	\$50,000 00		
Undivided profits, less expenses and taxes paid-----	1,373 00		
Other existing profits, collected, but not in undivided profits account-----	9,314 19		
Bills payable (including certificates of deposit representing money borrowed)-----	6,760 80		
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----			
Savings deposits-----	293,884 24		
Demand certificates of deposit-----			
Time certificates of deposit-----	17,054 21		
Certified checks-----	21,100 83		
Cashier's checks-----			
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----			
Totals-----	\$399,487 35		

## 596. BLOCHMAN COMMERCIAL AND SAVINGS BANK—SAN DIEGO.

Incorporated August 14, 1913.

OFFICERS—L. A. Blochman, President; J. A. Heap, Vice-President; Willet S. Dorland, Cashier, Secretary and Treasurer.  
 DIRECTORS—L. A. Blochman, J. A. Heap, Sam Ferry Smith, Willet S. Dorland, Orton E. Darnell, Dr. L. C. F. Hugo, Dr. Eugene Ferry Smith.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$310,883 67	\$157,000 00	\$467,883 67
Overdrafts-----	5,487 35		5,487 35
Bonds, warrants and other securities-----	46,864 59	39,849 27	86,713 86
Bank premises, furniture and fixtures-----	4,000 00	9,000 00	13,000 00
Safe deposit vaults-----	5,000 00		5,000 00
Other real estate owned-----	3,215 13	5,875 00	9,090 13
Due from reserve banks-----	27,265 53	7,109 33	34,375 16
Due from other banks-----	2,013 96		2,013 96
Actual cash on hand-----	32,256 82	4,720 88	36,977 70
Exchanges for clearing house-----	3,595 11		3,595 11
Cheeks and other cash items-----	1,984 00	1,672 50	3,656 50
Other resources-----	13,769 49		13,769 49
Totals-----	\$477,337 55	\$224,627 18	\$701,964 73

## LIABILITIES.

Capital stock paid in-----		\$25,000 00	\$111,100 00
Surplus-----			
Undivided profits, less expenses and taxes paid-----			
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----	10,372 43	1,655 37	12,027 80
Deposits due to banks-----			
Dividends unpaid-----			
Individual deposits subject to check-----	259,419 49	180,371 81	439,791 30
Savings deposits-----			
Demand certificates of deposit-----	8,710 50		8,710 50
Time certificates of deposit-----	61,135 71		61,135 71
Certified checks-----	414 09		414 09
Cashier's checks-----	2,106 35		2,106 35
State, county and municipal deposits-----		17,000 00	17,000 00
Postal savings deposits-----	38,500 00		38,500 00
Other liabilities-----	4,369 38		4,369 38
Totals-----	\$477,337 55	\$224,627 18	\$701,964 73

## 597. SARATOGA STATE BANK—SARATOGA.

Incorporated September 10, 1913.

OFFICERS—L. H. Schellbach, President; J. A. Kerr, Vice-President; C. P. Kjeldstrup, Cashier, Secretary and Treasurer.  
 DIRECTORS—L. H. Schellbach, C. P. Kjeldstrup, J. A. Kerr, L. D. Bohnett, Neil Carmichael, L. McGuire, Geo. W. Burgess.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$15,549 49	\$5,100 00	\$20,649 49
Bonds, warrants and other securities	33 38		33 38
Bank premises, furniture and fixtures	6,250 00	600 00	6,850 00
Safe deposit vaults	7,056 25		7,056 25
Other real estate owned			
Due from reserve banks			
Due from other banks	14,735 04	1,847 51	16,582 55
Actual cash on hand			
Exchange for clearing house	3,307 29	1,387 81	4,695 10
Checks and other cash items	469 16		469 16
Other resources			
Totals	\$47,741 61	\$8,495 32	\$56,236 93

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$20,493 00	\$5,000 00	\$25,493 00
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	730 05	97 82	827 87
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	18,040 49		18,040 49
Demand certificates of deposit		3,837 50	3,837 50
Time certificates of deposit	596 17		596 17
Certified checks	2,729 90		2,729 90
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	5,625 00		5,625 00
Other liabilities			
Totals	\$47,741 61	\$8,495 32	\$56,236 93

## 598. BANK OF GUSTINE—GUSTINE.

Incorporated September 13, 1913.

OFFICERS—J. Le Roy Nickel, President; Leon K. David, Vice-President; C. W. Hawks, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. F. Clynch, M. M. Silva, R. F. Kerr, P. P. Bladt, Sr., C. W. Hawks, Leon K. David, J. Le Roy Nickel.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----	\$143,342 80	\$69,444 21	\$212,787 01
Overdrafts	-----			212 51
Bonds, warrants and other securities	-----	212 51		14,821 73
Bank premises, furniture and fixtures	-----	14,821 73		447 95
Safe deposit vaults	-----	447 95		
Other real estate owned	-----			
Due from reserve banks	-----	20,420 14	1,271 60	21,691 74
Due from other banks	-----	814 56		814 56
Actual cash on hand	-----	4,022 79	4,436 01	8,458 80
Exchanges for clearing house	-----			
Checks and other cash items	-----	333 20		333 20
Other resources	-----			
Totals	-----	\$184,415 69	\$75,151 82	\$259,567 51
LIABILITIES.				
Capital stock paid in	-----			
Surplus	-----			
Undivided profits, less expenses and taxes paid	-----	\$75,000 00	\$25,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account	-----	1,067 87	266 28	1,334 15
Bills payable (including certificates of deposit representing money borrowed)	-----	19,884 00		19,884 00
Deposits due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----	80,220 22		80,220 22
Savings deposits	-----		49,885 54	49,885 54
Demand certificates of deposit	-----	833 85		833 85
Time certificates of deposit	-----	7,140 35		7,140 35
Certified checks	-----	49 40		49 40
Cashier's checks	-----	170 00		170 00
State, county and municipal deposits	-----			
Postal savings deposits	-----			
Other liabilities	-----			
Totals	-----	\$184,415 69	\$75,151 82	\$259,567 51



599. **BANK OF DOWNEY—DOWNEY.**

Incorporated September 16, 1913.

OFFICERS—Xolis Gephart, President; James Quill, Vice-President; H. A. Scott, Cashier, Secretary and Treasurer.  
 DIRECTORS—Xolis Gephart, R. B. Harper, James Quill, W. H. Porter, H. A. Scott.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined
Loans and discounts			
Overdrafts	\$33,841 20		
Bonds, warrants and other securities	32 00		
Bank premises, furniture and fixtures			
Safe deposit vaults	1,200 00		
Other real estate owned	600 00		
Due from reserve banks			
Due from other banks	10,181 92		
Actual cash on hand	1,902 28		
Exchanges for clearing house	1,478 57		
Checks and other cash items			
Other resources			
Totals	\$50,258 93		

## LIABILITIES.

Capital stock paid in			
Surplus	\$43,000 00		
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	126 00		
Bills payable including certificates of deposit representing money borrowed			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	16,839 93		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	293 00		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$50,258 93		

## 600. IMPERIAL VALLEY SAVINGS BANK OF BRAWLEY, CALIFORNIA—BRAWLEY.

Incorporated June 2, 1913.

Officers: W. T. Dunn, President; W. H. Best, Vice-President; M. G. Doud, Cashier, Secretary and Treasurer; Roy R. Stilgenbauer, Assistant Cashier.

Directors: W. T. Dunn, M. G. Doud, E. C. Pound, Louis Lee, W. H. Best.

## Statement of June 30, 1914.

RESOURCES.		
	Commercial department.	Savings department.
Combined.		
Loans and discounts	\$79,397 25	\$53,113 00
Overdrafts	2,415 57	
Bonds, warrants and other securities	8,406 16	
Bank premises, furniture and fixtures	28,311 73	
Safe deposit vaults		
Other real estate owned		
Due from reserve banks	18,052 27	8,808 00
Due from other banks	470 77	
Actual cash on hand	51,749 42	1,113 26
Exchanges for clearing house		
Checks and other cash items	2,351 31	
Other resources		
Totals	\$291,354 48	\$63,024 86
		\$354,449 34
LIABILITIES.		
Capital stock paid in	\$30,000 00	\$10,000 00
Surplus	12,000 00	12,000 00
Undivided profits, less expenses and taxes paid	2,768 45	1,310 64
Other existing profits, collected, but not in undivided profits account		
Bills payable (including certificates of deposit representing money borrowed)		
Deposits due to banks		
Dividends unpaid	100 00	
Individual deposits subject to check	232,191 18	
Savings deposits		
Demand certificates of deposit		50,684 22
Time certificates of deposit		
Certified checks	10,020 00	1,100 00
Cashier's checks	1,812 80	1,120 00
State, county and municipal deposits	722 05	1,812 80
Postal savings deposits	1,800 00	722 05
Other liabilities		1,800 00
Totals	\$291,354 48	\$63,024 86
		\$354,449 34

## 601. FIRST BANK OF LIVINGSTON—LIVINGSTON.

Incorporated November 1, 1913.

OFFICERS—H. P. Spencer, President; F. E. Crowell, Vice-President; G. H. Winton, Cashier, Secretary and Treasurer.  
 DIRECTORS—H. P. Spencer, G. H. Winton, L. G. Worden, Fred E. Pierce, C. S. Morse, F. E. Crowell, S. R. Swan.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$86,275 37	\$8,250 00	\$94,525 37
Bonds, warrants and other securities	758 54		758 54
Bank premises, furniture and fixtures	7,000 00		7,000 00
Safe deposit vaults	4,326 24		4,326 24
Other real estate owned		250 00	250 00
Due from reserve banks			
Due from other banks	2,655 34	168 49	2,823 83
Actual cash on hand			
Exchanges for clearing house	1,861 39	355 37	2,216 76
Checks and other cash items	300 72		300 72
Other resources	490 54		490 54
Totals	\$94,298 34	\$9,023 86	\$103,292 20

## LIABILITIES.

Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid	\$20,000 00	\$5,000 00	\$25,000 00
Other existing profits, collected, but not in undivided profits account	14 75	12 40	27 15
Bills payable (including certificates of deposit representing money borrowed)	131 46	111 67	243 13
Deposits due to banks			
Dividends unpaid	10,000 00		10,000 00
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit	16,454 12		16,454 12
Time certificates of deposit		3,630 29	3,630 29
Certified checks	608 01		608 01
Cashier's checks		269 50	269 50
State, county and municipal deposits			
Postal savings deposits	7,000 00		7,000 00
Other liabilities			
Totals	\$94,298 34	\$9,023 86	\$103,292 20

## 602. ALTURAS STATE BANK—ALTURAS.

Incorporated November 12, 1913.

OFFICERS—J. H. Stewart, President; A. Gibson, Vice-President; A. Hafer, Cashier, Secretary and Treasurer.  
 DIRECTORS—J. H. Stewart, A. Gibson, A. Hafer, J. H. Derevan, Theodore Lee, Mary E. Clark, Electa Fogerty, E. B. Smalls, W. S. Trumbo.

## Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings Commercial	Combined.
Loans and discounts	\$28,176 50		
Overdrafts			
Bonds, warrants and other securities	1,378 46		
Bank premises, furniture and fixtures	1,703 25		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	11,346 16		
Due from other banks	17,340 83		
Actual cash on hand	4,183 97		
Exchanges for clearing house			
Checks and other cash items	112 50		
Other resources	152 10		
Totals	\$64,493 77		

## LIABILITIES.

Capital stock paid in	\$30,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	415 10		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	27,039 38		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,039 29		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$64,493 77		



## 603. SAVINGS BANK OF TULARE—TULARE.

Incorporated November 13, 1913.

OFFICERS—Jos. La Marche, President; George F. Gill, Vice-President; L. L. Abercrombie, Secretary and Cashier; A. E. Miot, Treasurer; W. P. Williams, Assistant Cashier.  
 DIRECTORS—Joseph La Marche, A. Peterson, J. W. Sturgeon, A. E. Miot, C. J. Shannon.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		\$49,353 33	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks		1,281 53	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items		1,887 01	
Other resources			
Totals		\$52,521 87	

## LIABILITIES.

Capital stock paid in		
Surplus	\$25,000 00	
Undivided profits, less expenses and taxes paid		
Other existing profits collected, but not in undivided profits account	773 31	
Bills payable including certificates of deposit representing money borrowed		
Deposits due to banks		
Dividends unpaid		
Individual deposits		
Individual deposits subject to check		
Savings deposits		
Demand certificates of deposit		
Time certificates of deposit		
Certified checks		
Cashier's checks		
State, county and municipal deposits		
Postal savings deposits		
Other liabilities		
Totals	\$52,521 87	

## REPORT OF SUPERINTENDENT OF BANKS.

OFFICERS—John F. Forward, President; John F. Forward, Jr., Vice-President; A. H. Sweet, Vice-President; James D. Forward, Secretary and Treasurer.  
 DIRECTORS—John F. Forward, John F. Forward, Jr., James D. Forward, A. H. Sweet, M. F. Heller.

Incorporated November 26, 1913.  
 Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....					
Overdrafts.....					
Bonds, warrants and other securities.....					
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....			\$50,000 00	\$49,900 00	\$99,900 00
Other real estate owned.....					
Due from reserve banks.....					
Due from other banks.....			612 50	4,128 66	4,741 16
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or: (Personal property in accordance with provisions of trust) (Real property).....					
Totals.....			\$50,612 50	\$54,028 66	\$104,641 16
LIABILITIES.					
Capital stock paid in.....					
Surplus.....					
Undivided profits less expenses and taxes paid.....			\$50,000 00	\$50,000 00	\$100,000 00
Other existing profits, collected, but not in undivided profits account.....				705 00	705 00
Bills payable (including certificates of deposit representing money borrowed).....			612 50	3,353 66	3,966 16
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals.....			\$50,612 50	\$54,028 66	\$104,641 16

## 605. FIRST BANK OF LA HABRA—LA HABRA.

Incorporated January 5, 1914.

OFFICERS—John Leubm, President; J. C. Knupp, Vice-President; J. H. Walker, Cashier, Secretary and Treasurer;  
 DIRECTORS—James H. Walker, Henry O. Price, J. F. Condon, John Leubm, H. E. Hart, J. C. Knupp, John Leutwiller.

## Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	Overdrafts	\$18,277 50		
Bonds, warrants and other securities	Bank premises, furniture and fixtures	9 15		
Safe deposit vaults	Other real estate owned	1,233 53		
Due from reserve banks	Due from other banks	31,994 61		
Actual cash on hand	Exchanges for clearing house	570 72		
Checks and other cash items	Other resources	3,130 48		
		890 07		
	Totals	\$56,115 06		
LIABILITIES.				
Capital stock paid in	Surplus	\$25,000 00		
Undivided profits, less expenses and taxes paid	Other existing profits, collected, but not in undivided profits account	1,985 29		
Bills payable (including certificates of deposit representing money borrowed)	Deposits due to banks	148 86		
Dividends unpaid	Individual deposits subject to check			
Savings deposits	Demand certificates of deposit	27,740 76		
Time certificates of deposit	Certified checks			
Cashier's checks	State, county and municipal deposits	1,240 15		
Postal savings deposits	Other liabilities			
	Totals	\$56,115 06		

# 606. PEOPLES LOAN & TRUST COMPANY RIVERSIDE.

Incorporated December 29, 1913.

Georges Raymond Best, President; J. C. Odell, Vice-President and Treasurer; K. D. Harger, Secretary; John B. Odell, Assistant Secretary.

Directors: John B. Odell, W. O. Hoxie, J. C. Odell, Raymond Best, K. D. Harger.

Statement of June 30, 1914.

RESOURCES.	Commercial.		Savings.	Trusts.		Combined.
	Court trusts.	Private trusts.		Court trusts.	Private trusts.	
Loans and discounts						
Overdrafts						
Bonds, warrants and other securities						
Bank premises, furniture and fixtures						
Safe deposit vaults						
Other real estate owned						
Due from reserve banks						
Actual cash on hand						
Exchanges for clearing house						
Checks and other cash items						
Other resources						
Personal assets received from executors, administrators, assignees, receivers of trustees						
Trusts invested under order of court, or { Personal property in accordance with provisions of trust } (Real property)						
Totals						
LIABILITIES.						
Capital stock paid in						
Surplus						
Undivided profits less expenses and taxes paid						
Other existing profits, collected, but not in undivided profits account						
Bills payable (including certificates of deposit representing money borrowed)						
Notes rediscounted						
Deposits due to banks						
Dividends unpaid						
Individual deposits subject to check						
Savings deposits						
Demand certificates of deposit						
Time certificates of deposit						
Certified checks						
Cashier's checks						
State, county and municipal deposits						
Postal savings deposits						
Other liabilities						
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees						
Personal assets received from executors, administrators, assignees, receivers or trustees						
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court						
Totals						



**607. FIRST SAVINGS BANK—EMERYVILLE.**

Incorporated March 21, 1914.

OFFICERS—F. J. Stoer, President; Theo. Westphal, Vice-President; C. L. Barham, Cashier, Secretary and Treasurer.  
 DIRECTORS—F. J. Stoer, Theo. Westphal, F. Hahn, J. A. Nichols, C. L. Barham.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----		\$50,400 00	-----
Overdrafts	-----			-----
Bonds, warrants and other securities	-----			-----
Bank premises, furniture and fixtures	-----		12,505 26	-----
Safe deposit vaults	-----			-----
Other real estate owned	-----			-----
Due from reserve banks	-----			-----
Due from other banks	-----		13,885 76	-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----		3,278 86	-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----		\$80,159 88	-----
LIABILITIES.				
Capital stock paid in	-----			-----
Surplus	-----		\$25,000 00	-----
Undivided profits, less expenses and taxes paid	-----			-----
Other existing profits, collected, but not in undivided profits account	-----			-----
Bills payable (including certificates of deposit representing money borrowed)	-----		249 34	-----
Deposits due to banks	-----			-----
Dividends unpaid	-----			-----
Individual deposits subject to check	-----			-----
Savings deposits	-----		4,718 33	-----
Demand certificates of deposit	-----			-----
Time certificates of deposit	-----		14,893 18	-----
Certified checks	-----			-----
Cashier's checks	-----			-----
State, county and municipal deposits	-----		10,000 00	-----
Postal savings deposits	-----			-----
Other liabilities	-----		5,299 03	-----
Totals	-----		\$80,159 88	-----

## 608. PEOPLES SAVINGS AND COMMERCIAL BANK—CHICO.

Incorporated March 30, 1914.

Officers—J. F. Morehead, President; J. A. Bennett, Vice-President; Lee Richardson, Vice-President and Secretary; J. F. Morehead, Treasurer; H. S. Moir, Cashier; R. A. Mitchell, Assistant Cashier.  
 Directors—J. F. Morehead, W. J. Miller, C. B. Swahn, A. H. Smith, D. McKee, J. A. Bennett, Jesse Bennett, Lee Richardson, A. H. Mahon.

Statement of June 30, 1914.

RESOURCES.		Commercial department.	Savings department.	Combined.
Loans and discounts	-----			-----
Overdrafts	-----			-----
Bonds, warrants and other securities	-----			-----
Bank premises, furniture and fixtures	-----			-----
Safe deposit vaults	-----			-----
Other real estate owned	-----			-----
Due from reserve banks	-----	\$28,500 00	\$13,750 00	\$42,250 00
Due from other banks	-----			-----
Actual cash on hand	-----			-----
Exchanges for clearing house	-----			-----
Checks and other cash items	-----			-----
Other resources	-----			-----
Totals	-----	\$28,500 00	\$13,750 00	\$42,250 00
LIABILITIES.				
Capital stock paid in	-----			
Surplus	-----			
Undivided profits, less expenses and taxes paid	-----			
Other existing profits, collected, but not in undivided profits account	-----			
Bills payable (including certificates of deposit representing money borrowed)	-----	\$22,000 00	\$13,750 00	\$35,750 00
Deposits due to banks	-----			
Dividends unpaid	-----			
Individual deposits subject to check	-----			
Savings deposits	-----			
Demand certificates of deposit	-----			
Time certificates of deposit	-----			
Certified checks	-----			
Cashier's checks	-----			
State, county and municipal deposits	-----			
Postal savings deposits	-----	6,500 00		6,500 00
Other liabilities	-----			
Totals	-----	\$28,500 00	\$13,750 00	\$42,250 00

## 609. MARINE COMMERCIAL AND SAVINGS BANK—LONG BEACH.

Incorporated April 21, 1914.

OFFICERS—E. J. Wightman, President; C. B. McHugh, Vice-President; Ben H. Smith, Cashier and Secretary; M. F. McNie, Treasurer; Julius Blum, Assistant Cashier.  
 DIRECTORS—E. J. Wightman, B. H. Smith, C. B. McHugh, Geo. L. Hood-enrpyl, Irving H. Hellman, A. Dixon, J. W. Moist, W. W. Gwinn, J. B. McAllister, B. H. Paul, M. F. McNie, R. M. Moore, L. J. Massie, C. J. Hargis, H. L. Pillsbury.

Statement of June 30, 1914.

	RESOURCES.		
	Commercial department.	Savings department.	Combined.
Loans and discounts	\$113,208 75	\$26,514 00	\$139,722 75
Overdrafts	25,270 00		25,270 00
Bonds, warrants and other securities	1,625 80		1,625 80
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned	21,419 92	3,045 74	24,465 66
Due from reserve banks	5,970 58		5,700 58
Due from other banks	12,500 62	20,379 56	32,889 18
Actual cash on hand	3,194 83		3,194 83
Exchanges for clearing house	45 00		45 00
Checks and other cash items			
Other resources			
Totals	\$183,114 50	\$49,939 30	\$233,053 80
LIABILITIES.			
Capital stock paid in	\$100,000 00	\$25,000 00	\$125,000 00
Surplus	8,651 76	2,512 78	11,164 54
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Deposits unpaid	36,541 46		36,541 46
Individual deposits subject to check			
Savings deposits	100 00	18,636 52	18,636 52
Demand certificates of deposit		3,790 00	100 00
Time certificates of deposit			3,790 00
Certified checks			
Cashier's checks	10,321 28		10,321 28
State, county and municipal deposits	27,500 00		27,500 00
Postal savings deposits			
Other liabilities			
Totals	\$183,114 50	\$49,939 30	\$233,053 80

# 610. KASPARE COHN COMMERCIAL AND SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

Officers—Kaspare Cohn, President; Ben R. Meyer, Vice-President; Milton E. Getz, Vice-President; Morris Klein, Secretary and Assistant Cashier; Paul C. Turman, Cashier.

Directors—Kaspare Cohn, Milton E. Getz, Ben R. Meyer.

## Statement of June 30, 1914.

RESOURCES.			
	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks	\$200,164 39	\$100,082 19	\$300,246 58
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$200,164 39	\$100,082 19	\$300,246 58
LIABILITIES.			
Capital stock paid in			
Surplus			
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit, representing money borrowed)	\$200,000 00	\$100,000 00	\$300,000 00
Deposits due to banks	164 39	82 19	246 58
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$200,164 39	\$100,082 19	\$300,246 58



# 611 AND 611A. HIBERNIAN SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Geo. Chaffey, President; G. Allen Hancock, Vice-President; Jos. D. Radford, Vice-President; Gen. A. J. Howard, Cashier; A. M. Gibbs, Secretary; A. M. Chaffey, Treasurer; P. P. Glenn, Assistant Cashier; I. E. Ivey, Jr., Assistant Cashier.  
 DIRECTORS—A. M. Chaffey, G. Allen Hancock, Frederick J. Mullen, Gen. A. J. Howard, Jos. D. Radford, O. M. Souden, W. D. Woolwine, Walter P. Story, Geo. Chaffey, A. M. Gibbs, A. J. McCormick, A. E. Huntington, E. A. Taylor, W. M. Eason, B. P. Glenn.

Statement of June 30, 1914.

## RESOURCES.

	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$411,937 17	\$1,730,370 25	\$2,142,307 42
Bonds, warrants and other securities	109,363 45		434 15
Bank premises, furniture and fixtures		318,067 02	428,080 47
Safe deposit vaults		53,338 21	53,338 21
Other real estate owned		6,000 00	6,000 00
Due from reserve banks			
Due from other banks	123,466 84	339,303 05	462,869 89
Actual cash on hand	64,111 45	45,000 00	109,111 45
Exchanges for clearing house	16,567 45	34,723 45	51,290 90
Checks and other cash items	4,687 40		4,687 40
Other resources			
Totals	\$736,567 91	\$2,527,891 98	\$3,264,459 89

## LIABILITIES.

Capital stock paid in			
Surplus	\$75,000 00	\$270,000 00	\$325,000 00
Undivided profits, less expenses and taxes paid		5,100 00	5,100 00
Other existing profits, collected, but not in undivided profits account		24,119 57	24,119 57
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		2,000 00	2,000 00
Savings deposits	3,565 00	21 00	3,586 00
Demand certificates of deposit	632,504 92		632,504 92
Time certificates of deposit		1,997,543 38	1,997,543 38
Certified checks	14,730 48		14,730 48
Cashier's checks		176,678 03	176,678 03
State, county and municipal deposits	1,340 32		1,340 32
Postal savings deposits	9,427 19		9,427 19
Other liabilities		47,500 00	47,500 00
		24,030 00	24,030 00
Totals	\$736,567 91	\$2,527,891 98	\$3,264,459 89

NOTE.—The above statement includes the business of the North Broadway branch office.



STATEMENTS OF BANKS IN LIQUIDATION.

STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN  
LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed July 17, 1909.

RESOURCES.

Cash--				
On hand as of July 17, 1909.		\$473 82		
Collected during liquidation			\$113,200 91	\$113,674 73
Discounts--				
Preferred claims	\$18,167 21			
Interest, taxes, etc.	4,019 00			
Assets acquired by purchase	18 25			
Legal expenses	5,070 86			
Special Deputy				
Supt.'s salary	5,155 00			
All other expenses	10,241 72			
Dividends	59,530 54			
Balance				102,142 38
Loans, as of July 17, 1909.		\$174,040 08		\$11,532 15
Collected		\$90,447 10		
Offset		11,355 55		
Loss		3,187 70		
Real estate acquired for debt		2,059 29		
Balance (book value)				66,990 04
Overdrafts, as of July 17, 1909.		\$296 82		
Collected		\$2 19		
Offset		3 29		
Loss				
Balance (book value)				291 34
Bonds and other securities, as of July 17, 1909.		\$770 00		
Collected				
Offset				
Loss				
Balance (book value)				770 00
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909.		\$6,692 60		
Collected		\$1,521 50		
Offset				
Loss		4,823 19		
Balance (book value)				348 00
Other real estate owned, as of				
Collected				
Offset				
Loss				
Balance (book value)				
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909.		\$6,274 49		
Collected		\$1,534 41		
Offset		21 75		

LIABILITIES.

Bills payable (money borrowed), as of July 17, 1909.		\$15,000 00		
For dividends				
Claims proved				\$15,000 00
Offset				
Balance not proved				
Deposits due to banks, as of July 17, 1909.		\$290 32		
For dividends				
Claims proved				290 32
Offset				
Balance not proved				
Deposits, including certificates, due to individuals, as of July 17, 1909.		\$114,843 48		
For dividends				
Claims proved				\$98,316 66
Offset				1,550 55
Correction of error in bank's books				9,082 76
Balance not proved				2,136 63
Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909.		\$4,200 79		
For dividends				
Claims proved				\$1,084 00
Offset				2,000 00
Correction of error in bank's books				1,000 10
Balance not proved				
State, county and municipal deposits, as of				
For dividends				
Claims proved				
Offset				
Balance not proved				116 69
Postal savings deposits, as of				
For dividends				
Claims proved				
Offset				
Balance not proved				
as of				
For dividends				
Claims proved				
Offset				
Balance not proved				
as of				
For dividends				
Claims proved				
Offset				
Balance not proved				
Additional liabilities not shown by books of the bank		\$7,372 89		



Loss	Balance (book value)	4,718 33	Claims proved	For dividends
Collected	as of		Preferred and paid	
Offset			Offset	
Loss				\$4,795 91
Balance (book value)				1,556 66
Assets acquired by purchase or exchange during liquidation—				1,020 29
Real estate acquired for debt		2,059 29		
Office furniture		18 25		
Additional assets acquired during liquidation—				
Interest	\$16,644 37			
Collected				
Offset	\$15,972 31			
Stockholders' liability				
Collected	\$160 45			
Offset				
Sundry	\$3,833 27			
Collected				
Offset	\$3,562 95			
	290 32			
Net resources at this date (book value)		\$86,727 40		
RECAPITULATION.				
Resources (book value), as of July 17, 1909		\$188,547 90		\$194,334 50
Additional assets (acquired during liquidation)		20,658 09		7,372 89
Total		\$209,205 99		
Less:				
Offset	\$12,343 37			
Losses	8,010 80			
Disbursements (less assets acquired by purchase)	102,124 33			
Balance of resources remaining:				
Cash	\$11,532 15			\$18,107 21
Book value of other assets	75,195 25			15,480 10
		\$86,727 40		59,530 54
RECAPITULATION.				
Liabilities shown by the books of the bank as of July 17, 1909				\$194,334 50
Additional liabilities not shown by the books of the bank				7,372 89
Total: Claims proved for dividends				
Claims proved preferred and paid				\$104,196 60
Claims proved and offset and correction				18,107 21
of errors				15,480 10
Claims not proved				3,923 57
Less:				
Claims preferred and paid				\$18,107 21
Claims offset and correction of errors				15,480 10
Dividends paid				59,530 54
Liabilities remaining:				
Proved				\$4,686 06
Not proved				3,923 57
Excess book value of resources over liabilities				\$86,727 40

DIVIDENDS DECLARED.					
	August 27, 1911,	No. 1 of 50% paid.		191., No. 3 of -% paid.	
Total	\$47,423 30				
Not paid	346 23				
<hr/>					
Total	\$47,769 53				
August 8, 1913,	\$12,107 24				
Not paid	2,223 63				
<hr/>					
Total	\$14,330 87				

STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE  
CLOSE OF SEPTEMBER 30, 1914.

Bank Closed July 17, 1909.

RESOURCES.

Cash				
On hand, as of July 17, 1909				
Collected during liquidation				
Disbursements				
Preferred claims	\$14 00			
Interest, taxes, etc.	7 40 52			
Assets acquired by purchase				
Legal expenses	107 10			
Special Deputy				
Supt.'s salary	75 60			
All other expenses	1 672 84			
Dividends				
Balance				
Loans, as of July 17, 1909				
Collected				
Offset				
Loss				
Balance (book value)				
Overdrafts, as of July 17, 1909				
Collected				
Offset				
Loss				
Balance (book value)				
Bonds and other securities, as of				
Collected				
Offset				
Loss				
Balance (book value)				
Bank premises, furniture and fixtures, safe de-				
posit vaults, as of July 17, 1909				
Collected				
Offset				
Loss				
Balance (book value)				
Other real estate owned, as of				
Collected				
Offset				
Loss				
Balance (book value)				
Due from banks, exchange, checks, drafts,				
etc., as of July 17, 1909				
Collected				
Offset				
Loss				

LIABILITIES.

Bills payable (money borrowed), as of July 17,				
1909				
Claims proved				
For dividends				
Preferred and paid				
Offset				
Balance not proved				
Deposits due to banks, as of July 17, 1909				
For dividends				
Preferred and paid				
Offset				
Balance not proved				
Deposits, including certificates, due to individ-				
uals, as of July 17, 1909				
For dividends				
Preferred and paid				
Offset				
Balance not proved				
Certified checks, cashier's checks, letters of				
credit, drafts, as of July 17, 1909				
For dividends				
Preferred and paid				
Offset				
Balance not proved				
State, county and municipal deposits, as of				
Claims proved				
Preferred and paid				
Offset				
Balance not proved				
Postal savings				
For dividends				
Preferred and paid				
Offset				
Balance not proved				
as of				
Claims proved				
Preferred and paid				
Offset				
Balance not proved				
Additional liabilities not shown by books of				
the bank				

Balance (book value).....	5,125 00	For dividends.....	\$2,516 80
Collected..... as of.....		Claims proved.....	
Offset.....		Preferred and paid.....	
Loss.....		Offset.....	
Balance (book value).....			
Assets acquired by purchase or exchange during liquidation—		Liabilities remaining at this date not proved.....	\$129 15
-----			
-----			
Additional assets acquired during liquidation—			
Interest.....	\$19 77		
Collected.....			
Offset.....	\$19 77		
Stockholders' liability.....			
Collected.....			
Offset.....			
-----			
-----			
Net resources at this date (book value).....	\$20,339 80		
RECAPITULATION.			
Resources (book value), as of July 17, 1909.....	\$57,198 68	Liabilities shown by the books of the bank, as of July 17, 1909.....	\$27,852 45
Additional assets (acquired during liquidation).....	19 77	Additional liabilities not shown by the books of the bank.....	2,516 80
Total.....	\$57,218 45	Total: Claims proved for dividends.....	\$8,235 13
Less:		Claims proved preferred and paid.....	14 00
Offsets.....	\$22,000 00	Claims proved and offset.....	22,000 00
Losses.....	12,869 19	Claims not proved.....	120 15
Disbursements.....	2,009 46	Less:	
Balance of resources remaining:		Claims preferred and paid.....	\$14 00
Cash.....	\$1,023 41	Claims offset.....	22,000 00
Book value of other assets.....	19,316 39	Dividends paid.....	22,014 00
	\$20,339 80	Liabilities remaining:	
		Proved.....	\$8,235 13
		Not proved.....	120 15
		Excess book value of resources over liabilities.....	
			\$8,355 28
			11,984 52
			\$20,339 80

## DIVIDENDS DECLARED.

Not paid.....	191... No. 1 of .....	% paid.....	191... No. 3 of .....	% paid.....
Total.....				
Not paid.....	191... No. 2 of .....	% paid.....	191... No. 4 of .....	% paid.....
Total.....				

STATEMENT OF THE CONDITION OF THE JAPANESE-AMERICAN BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed October 18, 1909.

RESOURCES.		LIABILITIES.	
On hand, as of October 18, 1909	\$11,007 62	Bills payable (money borrowed), as of October 18, 1909	\$115,200 13
Collected during liquidation		Claims proved	
Disbursements—	\$248,015 09	For dividends	\$114,929 64
Interest, taxes, etc.	11,667 02	Offset	
Assets acquired by purchase	96,821 40	Balance not proved	\$270 59
Legal expenses	10,232 82	Deposits due to banks, as of October 18, 1909	\$7,913 75
Stocks	8,462 50	For dividends	\$5,630 56
Stock's salary	17,563 72	Preferred and paid	285 00
All other expenses		Offset	
Dividends		Balance not proved	
	258,090 02	Deposits, including certificates, due to individuals, as of October 18, 1909	\$305,322 02
Balance		For dividends	\$237,989 59
Loans, as of October 18, 1909	\$642,308 04	Preferred and paid	1,883 32
Collected		Offset	14,131 51
Offset		Balance not proved	
Loss	13,512 45	Certified checks, cashier's checks, letters of credit, drafts, as of October 18, 1909	\$5,290 94
Real estate acquired for debt	152,531 33	For dividends	\$3,993 87
Balance (book value)	80,864 67	Preferred and paid	30 00
Overdrafts, as of October 18, 1909		Offset	224 13
Collected	\$8,221 81	Balance not proved	
Offset	\$1,324 74	State, county and municipal deposits, as of	
Loss	83 70	For dividends	
Real estate acquired for debt	346 80	Preferred and paid	
Balance (book value)		Offset	
Bonds and other securities, as of October 18, 1909	\$4,219 08	Balance not proved	
Collected		Postal savings deposits, as of	
Offset	1,643 78	For dividends	
Loss		Preferred and paid	
Balance (book value)		Offset	
Bank premises, furniture and fixtures, safe deposit vaults, as of October 18, 1909	\$18,765 05	Balance not proved	
Collected		as of	
Offset	\$4,679 00	For dividends	
Loss	14,055 55	Preferred and paid	
Balance (book value)		Offset	
Other real estate owned, as of October 18, 1909	\$1,844 40	Balance not proved	
Collected		as of	
Offset		For dividends	
Loss		Preferred and paid	
Balance (book value)		Offset	
Due from banks, exchange, checks, drafts, etc., as of October 18, 1909	\$17,419 38	Balance not proved	
		Additional liabilities not shown by books of the bank	\$91,733 78



Collected	\$10,593 95	For dividends	
Offset	1,267 40	Preferred and paid	\$52,012 91
Less		Offset	1,162 70
Balance (book value)	5,558 03		
Collected		Balance not proved	38,288 17
Offset			
Loss		Liabilities remaining at this date not proved	\$93,774 49

Assets acquired by purchase or exchange during liquidation—	
Real estate acquired for debt	82,256 63
Real estate acquired by purchase	93,718 40
Note receivable	103 00
Additional assets acquired during liquidation—	
Interest	\$12,948 72
Collected	
Offset	\$11,385 72
Real estate acquired for debt	517 43
Stockholders' liability	1,045 57
Collected	
Offset	
Sundry	\$30,797 95
Collected	\$20,448 92
Offset	349 03
Net resources at this date (book value)	\$385,879 51

## RECAPITULATION.

Resources (book value), as of October 18, 1909	\$698,875 38
Additional assets (acquired during liquidation)	33,746 67
Total	\$732,622 05
Less:	
Offsets	\$15,803 34
Losses	166,670 58
Disbursements (less assets acquired by purchase)	164,268 62
Balance of resources remaining:	
Cash	\$1,023 29
Book value of other assets	384,856 22
Excess book value of liabilities over resources	
	\$385,879 51
	7,164 91
	\$393,044 42

Not paid		191., No. 1 of	% paid
Total			
Not paid		191., No. 2 of	% paid
Total			

## RECAPITULATION.

Liabilities shown by the books of the bank as of October 18, 1909	\$432,726 84
Additional liabilities not shown by the books of the bank	91,463 78
Total: Claims proved for dividends	\$299,269 93
Claims proved preferred and paid	116,342 86
Claims proved and offset	15,803 34
Claims not proved	93,774 49
Less:	
Claims preferred and paid	\$116,342 86
Claims offset	15,803 34
Dividends paid	
	132,146 20
Liabilities remaining:	
Proved	\$299,269 93
Not proved	93,774 49
	\$393,044 42

## DECLARED.

Not paid		191., No. 3 of	% paid
Total			
Not paid		191., No. 4 of	% paid
Total			

STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION, AS OF THE CLOSE  
OF SEPTEMBER 30, 1914.

Bank Closed October 13, 1909.

RESOURCES.			LIABILITIES.		
Cash -			Bills payable (money borrowed), as of October 13, 1909		\$1,785 15
On hand, as of October 13, 1909	\$362 50		Chains proved	For dividends	
Collected during liquidation		\$54,918 81	Preferred and paid	Offset	\$1,785 68
Disbursements -			Offset		78 33
Interest, taxes, etc.	\$1,794 18		Balance not proved		\$124 94
Assets acquired by purchase	5,358 70		Deposits due to banks, as of October 13, 1909		\$6 71
Legal expenses	2,559 40		For dividends		
Special Deputy	3,790 00		Preferred and paid		
Staff's salary	4,820 95		Offset		
All other expenses	33,291 18		Balance not proved		
Dividends			Deposits, including certificates, due to individuals, as of October 13, 1909		\$87,573 49
Balance		\$110,468 60	Chains proved	For dividends	\$82,910 64
Collected			Preferred and paid	Offset	1,623 91
Loss		\$42,373 03	Correction of error in bank's books		16 30
Real estate acquired for debt			Balance not proved		
Balance (book value)		21,415 83	Certified checks, cashier's checks, letters of credit, drafts, as of		
Overdrafts, as of October 13, 1909		4,408 21	Chains proved	Preferred and paid	
Collected			Offset		
Loss		\$918 10	Balance not proved		
Balance (book value)		\$8 85	Deposits, including certificates, due to individuals, as of October 13, 1909		
Bonds and other securities, as of		295 00	Chains proved	For dividends	
Collected			Preferred and paid	Offset	
Loss		\$1,452 34	Balance not proved		
Bank premises, furniture and fixtures, safe-deposit vaults, as of October 13, 1909			State, county and municipal deposits, as of		
Collected		\$3,292 23	Chains proved	For dividends	
Loss		\$1,123 70	Offset		
Balance (book value)		2,168 53	Balance not proved		
Other real estate owned, as of			Post-al savings deposits, as of		
Collected			Chains proved	For dividends	
Loss			Preferred and paid	Offset	
Balance (book value)			Offset		
Due from banks, exchange, checks, drafts, etc., as of October 13, 1909			Balance not proved		
Collected			as of		
Loss			For dividends		
Balance (book value)			Chains proved	Preferred and paid	
			Offset		
			Balance not proved		
			as of		
			For dividends		
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			For dividends		
			Chains proved	Preferred and paid	
			Offset		
			Balance not proved		
			as of		
			For dividends		

as of		Additional liabilities not shown by books of the bank	
Collected	as of	For dividends	\$11,906 42
Offset		Claims proved	\$10,116 10
Loss		Preferred and paid	712 50
		Offset	662 47
Balance book value		Reserve not proved	\$600 35
Assets acquired by purchase during liquidation		Liabilities remaining at this date not proved	\$1,176 34
Real estate acquired for debt			
Real estate acquired by purchase			
Notes receivable			
Additional assets acquired during liquidation			
Interest	\$1,634 98		
Collected	\$3,910 14		
Offset	121 14		
Stockholders' liability			
Collected			
Offset			
Sundry	\$2,651 36		
Collected			
Offset	2,054 36		
Net resources at this date (book value)	\$96,988 45		

## RECAPITULATION.

Resources (book value), as of October 13, 1909.....

Additional assets (acquired during liquidation).....

Total.....

Losses.....

Offset.....

Disbursements (less assets acquired by purchase).....

Balance of resources remaining:

Cash.....

Book value of other assets.....

Less book value of liabilities over resources.....

Total.....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

Net resources at this date (book value).....

## RECAPITULATION.

Liabilities shown by the books of the bank, as of October 13, 1909.....

Additional liabilities not shown by the books of the bank.....

Total claims proved for dividends.....

Claims proved preferred and paid.....

Claims proved and offset and correction of errors.....

Claims not proved.....

Losses.....

Claims preferred and paid.....

Claims offset and correction of errors.....

Dividends paid.....

Liabilities remaining:

Proved.....

Not proved.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

Liabilities remaining.....

## DIVIDENDS DECLARED.

January 15, 1912, No. 1 of 59% paid.....

Not paid.....

Total.....

January 20, 1913, No. 2 of 10% paid.....

Not paid.....

Total.....

January 15, 1912, No. 3 of 5% paid.....

Not paid.....

Total.....

STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN  
LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.  
Bank Closed March 29, 1909.

## RESOURCES.

Cash			
On hand as of March 29, 1909	\$539 82		
Collected during liquidation		\$150,143 88	\$150,703 70
Disbursements—			
Preferred claims	\$11,300 00		
Interest, taxes, etc.	2,157 94		
Assets acquired by purchase	17,840 07		
Legal expenses	5,509 28		
Special Deputy			
Stunt's salary	8 912 50		
All other expenses	20,653 94		
Dividends	78,471 13		
Balance			
Loans, as of March 29, 1909		\$313,905 79	
Collected		\$75,371 74	
Offset		35,628 98	
Loss		77,479 07	
Real estate acquired for debt		2,503 49	
Balance (book value)			
Overdrafts, as of March 29, 1909		\$9,497 79	
Collected		\$4,305 09	
Offset		904 32	
Loss		408 07	
Balance (book value)			
Bonds and other securities, as of March 29, 1909		\$5,132 40	
Collected			
Offset			
Loss			
Balance (book value)			
Bank premises, furniture and fixtures, safe de-			
posit vaults, as of March 29, 1909		\$17,481 01	
Collected			
Offset			
Loss			
Balance (book value)			
Other real estate owned, as of			
Collected			
Offset			
Loss			
Balance (book value)			
Due from banks, exchange checks, drafts,			
etc., as of March 29, 1909		\$48,360 45	

## LIABILITIES.

Bills payable (money borrowed), as of March 29, 1909		\$11,300 00	
For dividends			
Preferred and paid		\$11,300 00	
Offset			
Balance not proved			
Deposits due to banks, as of March 29, 1909		\$3,511 98	
For dividends			
Preferred and paid		\$1,545 30	
Offset			
Claims proved		99 85	
Correction of error in bank's books		1,613 94	
Balance not proved			
Deposits, including certificates, due to individ-			
uals, as of March 29, 1909		\$337,634 11	
For dividends			
Preferred and paid		\$285,177 92	
Offset			
Correction of error in bank's books		34,458 45	
Balance not proved			
Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909		\$2,246 16	
For dividends			
Preferred and paid		\$113 84	
Offset			
Claims proved		1,708 13	
Balance not proved			
State, county and municipal deposits, as of			
For dividends			
Preferred and paid			
Offset			
Balance not proved			
Postal savings			
For dividends			
Preferred and paid			
Offset			
Claims proved			
Balance not proved			
as of			
For dividends			
Preferred and paid			
Offset			
Claims proved			
Balance not proved			
Balance not proved			
424 19			



Additional liabilities not shown by books of the bank	\$4,495 62
Chains proved	\$51,280 22
For dividends	
Preferred and paid	
Offset	3,956 75
Balance not proved	9,678 65
Liabilities remaining at this date not proved	\$22,599 59

Collected	\$42,568 71
Offset	8 70
Loss	
Balance (book value)	5,653 04
Collected	
as of	
Offset	
Less	
Balance (book value)	
Assets acquired by purchase or exchange during liquidation	
Real estate acquired for debt	2,563 49
Real estate acquired by purchase	840 07
Notes receivable	17,000 00
Additional assets acquired during liquidation—	
Interest	\$18,272 63
Collected	
Offset	\$15,351 45
Stockholders' liability	2,921 18
Collected	
Offset	
Sundry	\$4,067 19
Collected	
Offset	4,067 19
Net resources at this date (book value)	\$172,436 37

## RECAPITULATION.

Resources (book value), as of March 29, 1909.  
Additional assets (acquired during liquidation).

Total	\$117,177 08
Less:	
Offsets	\$39,853 18
Losses	77,882 74
Disbursements (less assets acquired by purchase)	127,004 79
Balance of resources remaining:	
Cash	\$7,853 84
Book value of other assets	166,577 53
Excess book value of liabilities over resources	
Proved	\$172,436 37
Not proved	109,729 28
Total	\$282,156 65

March 15, 1912, No. 1 of 25% paid.

Not paid	\$78,471 13
Total	4,502 96
Not paid	\$82,974 09
Total	
Not paid	
Total	

## DIVIDENDS DECLARED.

191., No. 3 of % paid.

Not paid	
Total	
Not paid	
Total	

## RECAPITULATION.

Liabilities shown by the books of the bank as of March 29, 1909.  
Additional liabilities not shown by the books of the bank.

Total: Chains proved for dividends	\$338,067 28
Chains proved preferred and paid	11,300 00
Chains proved and offset and correction of errors	47,260 04
Chains not proved	22,560 50
Less:	
Chains preferred and paid	\$11,300 00
Chains offset and correction of errors	47,260 04
Dividends paid	78,471 13
Liabilities remaining:	
Proved	\$259,596 15
Not proved	22,560 50
Total	\$282,156 65

## STATEMENT OF THE CONDITION OF THE BANK OF SHASTA COUNTY, OF REDDING, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed March 24, 1911.

## RESOURCES.

Cash—			
On hand, as of March 24, 1911	\$28,128 15		
Collected during liquidation		\$700,253 57	\$728,381 72
Disbursements			
Preferred claims	\$140,175 84		
Interest, taxes, etc.	4,328 33		
Assets acquired by			
parties	148 05		
Legal expenses	3,782 85		
Social Deputy			
Salary	4,140 00		
All other expenses	6,343 50		
Dividends	548,209 24		
Balance		707,128 41	
Loans, as of March 24, 1911		\$21,253 31	
Collected		\$752,828 58	
Offset		\$420,146 50	
Loss		13,498 10	
Balance (book value)		318,753 89	
Overdrafts, as of March 24, 1911		\$6,300 85	
Collected		\$6,443 32	
Offset		321 00	
Loss		136 53	
Balance (book value)			
Bonds and other securities, as of March 24, 1911		\$105,540 00	
Collected			
Offset			
Loss			
Balance (book value)		\$105,540 00	
Bank premises, furniture and fixtures, safe deposit vaults, as of March 24, 1911			
Collected		\$26,501 00	
Offset			
Loss			
Balance (book value)			
Other real estate owned, as of March 24, 1911		\$3,355 00	
Collected			
Offset			
Loss			
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of March 24, 1911		\$12,298 82	
Collected		\$8,687 27	
Offset		3,612 55	
Loss			

## LIABILITIES.

Bills payable (money borrowed), as of March 24, 1911	\$300,000 00		
For dividends		\$84,874 13	
Claims proved		5,125 87	
Offset			
Balance not proved			
Deposits due to banks, as of March 24, 1911	\$9,446 17		
For dividends			
Claims proved		\$9,203 07	
Offset			
Correction of error in bank's books (debit)			242 50
Balance not proved			
Deposits, including certificates, due to individuals, as of March 24, 1911	\$20,936 75		
For dividends		\$20,879 88	
Claims proved		6,050 36	
Offset		14,425 38	
Correction of error in bank's books (debit)			1,631 08
Balance not proved			
Certified checks, cashier's checks, letters of credit, drafts, as of March 24, 1911			
For dividends			
Claims proved			
Offset			
Balance not proved			
State, county and municipal deposits, as of March 24, 1911	\$45,000 00		
For dividends			
Claims proved		\$45,000 00	
Offset			
Balance not proved			
Postal savings deposits, as of March 24, 1911			
For dividends			
Claims proved			
Offset			
Balance not proved			
as of March 24, 1911			
For dividends			
Claims proved			
Offset			
Balance not proved			
as of March 24, 1911			
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as of March 24, 1911			
For dividends			
Claims proved			
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Barbours book value, as of:	
Collected	-----
Offset	-----
Loss	-----
Balance (book value)	-----
Assets acquired by purchase of exchange during liquidation	-----
Office furniture	-----
	148 05
Balance not proved	-----
Liabilities remaining at this date not proved	-----
	\$1,399 06

Additional liabilities not shown by books of the bank	-----
For dividends	\$81,636 01
Claims proved	-----
Offset	-----
	\$89,375 47
	4,531 35
	366 01
Balance not proved	-----
Liabilities remaining at this date not proved	-----
	\$1,399 06

Additional assets acquired during liquidation	-----
Interest	\$14,633 09
Collected	-----
Offset	-----
Stockholders' liability	-----
Collecte	\$34,127 53
Offset	-----
Sundry	-----
Collected	\$2,273 98
Offset	-----
	2,273 98
Net resources at this date (book value)	\$21,401 36

Resources (book value), as of March 24, 1901	-----
Additional assets (acquired during liquidation)	-----
Total	\$1,067,187 60
Less:	-----
Offsets	\$19,915 46
Losses	318,890 42
Disbursements (less assets acquired by purchase)	766,989 36
	1,045,785 24
Balance of resources remaining:	-----
Cash	\$21,253 31
Book value of other assets	148 05
Excess book value of liabilities over resources	-----
	\$21,401 36
	68,440 48
	\$89,841 81

Liabilities shown by the books of the bank, as of March 24, 1901	-----
Additional liabilities not shown by the books of the bank	-----
Total: Claims proved for dividends	\$223,152 02
Claims proved preferred and paid	140,175 84
Claims proved and offset and corrected	21,792 04
Claims not proved	4,509 06
Less:	-----
Claims preferred and paid	\$140,175 84
Claims offset and corrected	21,792 04
Dividends paid	518,269 34
	710,177 12
Liabilities remaining:	-----
Proved	\$89,212 78
Not proved	4,569 05
	\$89,841 81

Liabilities remaining:	-----
Proved	\$89,212 78
Not proved	4,569 05
	\$89,841 81

## DIVIDENDS DECLARED.

November 20, 1901, No. 1 of 75% paid	-----
December 12, 1902, No. 3 of 4% paid	-----
Not paid	3,622 40
Total	\$78,338 31
August 4, 1902, No. 2 of 8% paid	-----
Not paid	\$48,336 94
Total	\$51,041 68

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## RECAPITULATION.

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Additional liabilities not shown by the books of the bank	-----
Total: Claims proved for dividends	\$223,152 02
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Claims proved and offset and corrected	21,792 04
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Less:	-----
Claims preferred and paid	\$140,175 84
Claims offset and corrected	21,792 04
Dividends paid	518,269 34
	710,177 12
Liabilities remaining:	-----
Proved	\$89,212 78
Not proved	4,569 05
	\$89,841 81

STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION, AS OF THE  
CLOSE OF SEPTEMBER 30, 1914.  
Bank Closed May 12, 1911.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of—	
On hand, as of May 12, 1911—	\$15,034 79	For dividends	
Collected during liquidation—	\$496,932 32	Preferred and paid—	
Disbursements—		Offset—	
Preferred claims—	\$89,647 07	Balance not proved—	
Interest, taxes, etc—	2,018 66	Deposits due to banks, as of May 12, 1911—	\$49,643 54
Assets acquired by purchase—	186 20	For dividends	
Legal expenses—	28,262 36	Preferred and paid—	
Special Deputy—	4,610 00	Offset—	
Supt.'s salary—	12,131 94	Balance not proved—	
All other expenses—	347,567 76	Deposits, including certificates, due to individ-	
Dividends—		uals, as of May 12, 1911—	\$735,434 43
Balance—		For dividends	
Loans, as of May 12, 1911—	\$348,308 63	Preferred and paid—	
Collected—	\$342,655 86	Offset—	
Loss—	47,520 71	Correction of error in bank's	
Bonds—		books (add)—	\$136 40
Bonds acquired by exchange—	4,088 72	Balance not proved—	
Balance (book value)—	4,743 75	Certified checks, cashier's checks, letters of	
Overdrafts, as of May 12, 1911—	149,299 59	credit, drafts, as of May 12, 1911—	\$13,703 23
Collected—		For dividends	
Offset—	\$15,096 62	Preferred and paid—	
Loss—		Offset—	
Balance (book value)—		Correction of error in bank's books	
Bonds and other securities, as of May 12, 1911—	\$403,799 58	(deduct)—	50 00
Collected—	\$48,163 30	Balance not proved—	
Offset—		State, county and municipal deposits, as of	
Loss—	2,662 85	May 12, 1911—	
Balance (book value)—		Claims proved—	
Bank premises, furniture and fixtures, safe de-		Offset—	
posit vaults, as of May 12, 1911—	\$35,265 56	For dividends	
Collected—	\$31,000 00	Preferred and paid—	
Offset—		Offset—	
Loss—	4,265 58	Balance not proved—	
Balance (book value)—		Postal savings deposits, as of	
Other real estate owned, as of May 12, 1911—	\$17,433 68	For dividends	
Collected—		Preferred and paid—	
Offset—		Offset—	
Loss—		Balance not proved—	
Balance (book value)—		Clearing house checks, as of May 12, 1911—	\$2,665 27
Due from banks, exchange, checks, drafts,		For dividends	
etc., as of May 12, 1911—	\$6,950 01	Preferred and paid—	
Collected—	\$6,897 61	Offset—	
Offset—	52 40	Balance not proved—	



[illegible]

DIVIDENDS DECLARED.		
April 1, 1912, No. 1 of 40% paid.....		
Not paid.....		
Total.....	\$279,576 66	
August 1, 1913, No. 2 of 10% paid.....		
Not paid.....		
Total.....	\$285,886 76	
April 1, 1912, No. 3 of 10% paid.....		
Not paid.....		
Total.....	\$279,991 10	
August 1, 1913, No. 4 of 10% paid.....		
Not paid.....		
Total.....	\$3,483 09	
April 1, 1912, No. 5 of 10% paid.....		
Not paid.....		
Total.....	\$71,474 19	

**STATEMENT OF THE CONDITION OF THE BANK OF MODOC COUNTY,  
OF ALTURAS, IN LIQUIDATION, AS OF THE CLOSE OF JUNE 6, 1914.**

**Bank Closed July 23, 1912.**

**RECEIPTS AND DISBURSEMENTS.**

**Receipts—**

Cash on hand as of July 23, 1912 .....	\$2,945 34	
Collected during liquidation .....	3,227 52	
		\$6,172 86

**Disbursements—**

Preferred claims .....	\$4,805 91	
Interest, taxes, etc. ....	62 36	
Legal expenses .....	532 15	
Special Deputy Superintendent's salary .....	270 00	
All other expenses .....	502 44	
		6,172 86

Balance .....

All assets, excepting cash on hand, were sold to B. Lauer, *et al.*, on October 15, 1912, pursuant to an order of the Superior Court of Modoc County, California, made October 7, 1912, for the sum of \$86,804.27.

The conditions under which the assets were sold are as follows: The purchaser gave a bond in the sum of \$86,804.27, undertaking to pay said purchase price from time to time upon demand whenever it might be necessary for the payment of any lawful claim against the bank and for the necessary and legal expenses of liquidation.

No claims of depositors against the bank were filed and all known creditors have been paid by the purchaser of the assets and their claims were assigned to the Superintendent of Banks.

The liquidation of the Bank of Modoc County having been completed, on July 8, 1914, the final report and account was approved by the Superior Court of Modoc County, California, and the principals and surety on the bond released, and on July 29, 1914, the books and papers which had been taken possession of were returned to the stockholders of the bank.

## UNCLAIMED DEPOSITS IN BANKS.

January 1, 1914.

List of banks which reported deposits that have been unclaimed for more than twenty years on January 1, 1914, as per provisions of section 15 of the Bank Act, and the amounts held by each.

Bank number	Name	Location	Amount
2	The Hibernia Savings and Loan Society.....	San Francisco.....	\$19,305 61
4	Savings Union Bank of San Francisco.....	San Francisco.....	28,455 34
6	The German Savings and Loan Society.....	San Francisco.....	10,101 75
7	The Donohoe Kelly Banking Company.....	San Francisco.....	25 16
11	Security Savings Bank.....	San Francisco.....	7,700 64
15	Mutual Savings Bank.....	San Francisco.....	1 61
24	Bank of Italy.....	San Francisco.....	542 13
27	Canadian Bank of Commerce.....	San Francisco.....	217 16
45	The Stockton Savings and Loan Society.....	Stockton.....	154 81
46	Oakland Bank of Savings.....	Oakland.....	761 40
49	Bank of Woodland.....	Woodland.....	916 76
50	Union Savings Bank.....	Oakland.....	404 77
51	Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	311 31
64	Bank of Martinez.....	Martinez.....	146 33
65	Bank of Dixon.....	Dixon.....	90 50
72	Bank of Tehama County.....	Red Bluff.....	404 85
77	Farmers Savings Bank.....	Lakeport.....	60 00
78	Sacramento Bank.....	Sacramento.....	368 39
85	Peoples Savings Bank.....	Sacramento.....	536 29
88	Stockton Savings Bank.....	Stockton.....	15 00
97	San Jose Safe Deposit Bank.....	San Jose.....	446 90
129	Vallejo Commercial Bank.....	Vallejo.....	27 14
150	Jas. H. Goodman and Company Bank.....	Napa.....	191 07
135	Northern California Bank of Savings.....	Marysville.....	534 23
136	Alameda Savings Bank.....	Alameda.....	46 17
165	The Bank of Monterey.....	Monterey.....	5 50
166	Bank of Lemoore.....	Lemoore.....	400 00
173	Producers Savings Bank.....	Bakersfield.....	335 05
	Total.....		\$72,505 87

## OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT, JUNE, 1914.

Name	Capacity	Salary
W. R. Williams.....	Superintendent of Banks.....	\$10,000 per annum
Geo. M. Mitchell.....	Chief Deputy .....	4,000 per annum
A. A. DeLigne.....	Attorney .....	4,800 per annum
T. B. Sullivan.....	Assistant .....	300 per month
F. O. Cramer.....	Assistant .....	225 per month
Chas. M. Noyes.....	Assistant .....	225 per month
W. H. Snyder.....	Assistant .....	200 per month
V. Macniffe.....	Assistant .....	150 per month
Chas. H. Mead.....	Assistant .....	150 per month
C. M. Cushman.....	Assistant .....	110 per month
Pearl Houchin.....	Assistant .....	110 per month
E. P. Bequette.....	Assistant .....	110 per month
Mayda E. Warner.....	Assistant .....	100 per month
L. Hart.....	Assistant .....	100 per month
F. J. Sullivan.....	Assistant .....	60 per month
Irma Rahwyler.....	Assistant .....	60 per month
Earl Lawrence.....	Assistant .....	35 per month
Geo. Schammel.....	Examiner .....	250 per month
C. B. Wingate.....	Examiner .....	250 per month
R. E. Tregrove.....	Examiner .....	250 per month
E. D. Elliott.....	Examiner .....	250 per month
G. W. Ellis.....	Examiner .....	200 per month
H. R. Erkes.....	Examiner .....	200 per month
J. O. Cunha.....	Examiner .....	200 per month
Wells Morton.....	Examiner .....	200 per month
A. B. Jacoby.....	Examiner .....	200 per month
E. C. Seares.....	Examiner .....	200 per month
H. E. Cox.....	Examiner .....	200 per month

### Special Deputy Superintendent of Banks Assisting in the Liquidating of Banks.

(Remuneration paid by banks in liquidation.)

G. M. Mitchell.

S. P. Young.

W. H. Fraser.

## RECEIPTS AND EXPENDITURES

For the Sixty-fifth Fiscal Year, July 1, 1913, to June 30, 1914.

Receipts		Expenditures	
Balance for sixty-fourth fiscal year	\$15,458 09	Departmental expenses, sixty-fifth fiscal year .....	\$90,149 48
Assessment for maintenance (section 123 of the Bank Act).....	87,500 00	Balance June 30, 1914.....	18,525 96
Certificate fees .....	2,400 00		
Sundry receipts .....	3,317 35		
	<u>\$108,675 44</u>		<u>\$108,675 44</u>



## NEW BANKS AUTHORIZED

July 1, 1913, to June 30, 1914.

No.	Name	Location	Incorporated	Permis- sion	Opened
593	The Bank of Corning.....	Corning .....	7- 9-13	7-19-13	8- 7-13
594	"Novato Bank".....	Novato .....	7-30-13	7-31-13	8- 4-13
595	Bank of Alex Brown.....	Walnut Grove ..	7-30-13	8- 1-13	8-13-13
596	Blochinan Commercial and Savings Bank..	San Diego .....	8-14-13	8-28-13	9-27-13
597	Saratoga State Bank.....	Saratoga .....	9-10-13	9-18-13	9-29-13
598	Bank of Gustine.....	Gustine .....	9-13-13	10-10-13	10-14-13
599	"Bank of Downey".....	Downey .....	9-15-13	10-18-13	11- 6-13
600	"The Imperial Valley Savings Bank of Brawley, California".....	Brawley .....	6- 2-13	10-21-13	10-30-13
601	First Bank of Livingston.....	Livingston .....	11- 1-13	11-10-13	11-17-13
602	Alturas State Bank.....	Alturas .....	11-11-13	11-15-13	12-10-13
603	Savings Bank of Tulare.....	Tulare .....	11-13-13	12- 6-13	12-11-13
604	Union Trust Company of San Diego.....	San Diego .....	11-28-13	12-18-13	12-18-13
605	First Bank of La Habra.....	La Habra .....	1- 5-14	2-14-14	3-24-14
606	Peoples Loan and Trust Company.....	Riverside .....	12-29-13	3-19-14	3-23-14
607	First Savings Bank.....	Emeryville .....	3-21-14	3-27-14	3-27-14
608	Peoples Savings & Commercial Bank.....	Chico .....	3-30-14	4-22-14	7-25-14
609	Marine Commercial and Savings Bank.....	Long Beach .....	4-21-14	5- 1-14	5-11-14
610	Kaspere Cohn Commercial and Savings Bank .....	Los Angeles .....	6-22-14	6-25-14	7- 1-14
611	Hibernian Savings Bank.....	Los Angeles .....	6-22-14	6-27-14	6-29-14

## BRANCH OFFICES AUTHORIZED

July 1, 1913, to June 30, 1914.

127B	Pioneer Bank .....	Strathmore .....	7-16-13	8-14-13
25I	Bank of Italy, Second and Spring sts.....	Los Angeles .....	9-30-13	9-30-13
292I	Home Savings Bank, 8th and Broadway.....	Los Angeles .....	10-22-13	10-27-13
296B	"Fugazi Banca Popolare Operaia Italiana"	Santa Barbara .....	1-23-14	7- 1-14
258A	"Security Bank," 5672 College ave.....	Oakland .....	5-23-14	6- 1-14
611A	Hibernia Savings Bank, N. Broadway.....	Los Angeles .....	6-27-14	6-29-14

## BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM THE SCHOOL CHILDREN.

No.	Name	Location	School district	Applica- tion	Permis- sion
137	Euclid Savings Bank.....	Ontario .....	Ontario .....	9-17-13	9-20-13
25	Bank of Italy.....	San Francisco..	City and county of San Francisco .....	9-11-13	9-26-13
261	The Bank of Campbell....	Campbell .....	Hamilton, Cambrahn, Campbell union high, Campbell grammar ...	10-29-13	11- 1-13
229	Long Beach Savings Bank and Trust Company.....	Long Beach .....	Long Beach city school..	11-14-13	12- 8-13
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- 389. *Alhambra Savings Bank, Alhambra.* Added commercial department October 27, 1913.
- 459. *Bank of Alex Brown, Walnut Grove.* Sold to Bank of Alex Brown August 11, 1913.
- 58. *Bank of Chico, Chico.* Added savings department November 17, 1913.
- 418. *Bank of Commerce and Trust Company, San Diego.* Added trust department October 10, 1913.
- 460. *Bank of Corning, Corning.* Sold to The Bank of Corning July 28, 1913.
- 457. *Bank of Downey, Downey.* Sold to "Bank of Downey" November 13, 1913.
- 582. *Bank of Esparto, The, Esparto.* Added savings department June 9, 1914.
- 412. *Bank of Germany, Oakland, California, Oakland.* Voluntarily closed March 18, 1914.
- 251. *Bank of Italy, branch office, Spring street, Los Angeles.* Voluntarily closed March 12, 1914.
- 181. *Bank of Lassen County, Susanville.* Added savings department September 17, 1913.
- 346B. *Bank of Los Banos, branch office at Gustine.* Sold to Bank of Gustine October 14, 1913.
- 280. *Bank of Newcastle, Newcastle.* Added savings department January 23, 1914.
- 453. *Blochman Banking Company, San Diego.* Sold to Blochman Commercial and Savings Bank September 30, 1913.
- 9. *California Pacific Title Insurance Co., San Francisco.* License as trust company revoked March 10, 1914.
- 300A. *Citizens Bank of Visalia, branch office at Orosi.* Voluntarily closed October 2, 1913.
- 525. *Citizens Trust and Savings Bank, Los Angeles.* Added commercial department May 19, 1914.
- 546. *Citrus Bank, Exeter.* Nationalized under the name of The Citrus National Bank February 28, 1914.
- 542. *City and County Bank, Los Angeles.* Sold to Bank of Italy September 30, 1913.
- 186. *Dairymans Bank, The, Valley Ford.* Added savings department April 14, 1914.
- 213. *Del Norte County Bank, Crescent City.* Added savings department June 20, 1914.
- 74. *Farmers Bank of Wheatland, The, Wheatland.* Added savings department January 20, 1914.
- 75. *Farmers Savings Bank, Lakeport.* Added savings department December 29, 1913.
- 245. *"Federal Bank of Los Angeles," Los Angeles.* Extinct by consolidation with Los Angeles Hibernian Savings Bank, creating Hibernian Savings Bank, June 27, 1914.
- 483. *First Savings Bank of Corcoran, The, Corcoran.* Voluntarily closed November 11, 1913.
- 190. *Garden City Bank and Trust Company, San Jose.* Added trust department November 26, 1913.
- 320. *Gardena Bank and Trust Company, Gardena.* Nationalized under the name of The First National Bank of Gardena October 3, 1913.
- 391B. *Globe Savings Bank, branch office, Los Angeles.* Voluntarily closed September 18, 1913.
- 391. *Globe Savings Bank, Los Angeles.* Sold to Home Savings Bank, Los Angeles, October 22, 1913.
- 292C. *Home Savings Bank, branch office, Second and Main streets, Los Angeles.* Voluntarily closed December 2, 1913.
- 292I. *Home Savings Bank, branch office, Eighth and Broadway, Los Angeles.* Voluntarily closed February 21, 1914.
- 59. *Humboldt County Bank, Eureka.* Nationalized under the name of The Humboldt National Bank of Eureka, May 1, 1914.
- 243. *Imperial Valley Savings Bank, Brawley.* Sold to The Imperial Valley Savings Bank of Brawley, California, February 26, 1914.

479. *Los Angeles Hibernian Savings Bank, Los Angeles.* Extinct by consolidation with Federal Bank of Los Angeles, creating Hibernian Savings Bank, June 27, 1914.
311. *Mayfield Bank and Trust Company, Mayfield.* Changed name to The Mayfield Bank May 5, 1914.
311. *Mayfield Bank, The, Mayfield.* Changed name from Mayfield Bank and Trust Company May 5, 1914.
508. *Moneta Commercial and Savings Bank, Moneta.* Changed name to "Moneta Commercial Bank" February 19, 1914.
508. "Moneta Commercial Bank." *Moneta.* Changed name from Moneta Commercial and Savings Bank February 19, 1914.
172. *Peoples Bank, Santa Cruz.* Nationalized under authority granted June 30, 1914, to Farmers and Merchants National Bank of Santa Cruz.
142. *Riverside Savings Bank and Trust Company, Riverside.* Changed name to "Riverside Savings Bank" June 15, 1914.
142. "Riverside Savings Bank," *Riverside.* Changed name from Riverside Savings Bank and Trust Company June 15, 1914.
260. *Roseville Banking and Trust Company, Roseville.* Changed name to "Roseville Banking Company" February 11, 1914.
260. "Roseville Banking Company." *Roseville.* Changed name from Roseville Banking and Trust Company February 11, 1914.
- 372B. *San Ramon Valley Bank, branch office at Concord.* Sold to Bank of Concord October 15, 1913.
291. *Savings and Trust Company of San Mateo County, The, San Mateo.* Changed name to "The Savings and Loan Company of San Mateo County," January 5, 1914.
291. "Savings and Loan Company of San Mateo County, The," *San Mateo.* Changed name from Savings and Trust Company of San Mateo County, The, January 5, 1914.
302. *Savings Bank and Trust Company of Pomona, Pomona.* Changed name to "Savings Bank of Pomona" May 25, 1914.
302. "Savings Bank of Pomona," *Pomona.* Changed name from Savings Bank and Trust Company of Pomona, May 25, 1914.
258. *Security Bank and Trust Company, Oakland.* Changed name to "Security Bank" February 5, 1914.
258. "Security Bank," *Oakland.* Changed name from Security Bank and Trust Company February 5, 1914.
563. *Security Savings Bank of El Centro, El Centro.* Changed name to Security Commercial and Savings Bank of El Centro May 25, 1914.
563. *Security Commercial and Savings Bank of El Centro.* Changed name from Security Savings Bank of El Centro May 25, 1914.
309. *Sierra Valley Bank, Loyalton.* Added savings department June 12, 1914.
- 200A. *Title Guarantee and Trust Company, branch office, 601 South Main street, Los Angeles.* Voluntarily closed December 26, 1913.
312. *Union Trust Savings Bank, Santa Rosa.* Changed name to "Union Savings Bank" April 3, 1914.
312. "Union Savings Bank." *Santa Rosa.* Changed name from Union Trust Savings Bank, April 3, 1914.
259. *West Oakland Bank, Oakland.* Changed name from West Oakland Bank and Trust Company December 8, 1913.
259. *West Oakland Bank and Trust Company.* Changed name to West Oakland Bank December 8, 1913.





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# STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL BUILDING

Abstract of the Report of Condition of 469 State banks and 80 branch offices, as of December 24, 1913, comprising the reports of 145 commercial banks.

Location	Name of Bank	Number of Banks and Branches	LOANS			All Other Loans Unsecured	Overdrafts	Bonds and Other Securities (including Premium Thereon less all offsetting bond adjustment accounts)	Bank Premises Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral							Specie	Other Lawful Money	Other Currency		
SAN FRANCISCO	Commercial	29 banks 15 branches	\$2,880,280.73	\$11,426,697.13	\$1,868,525.68	\$16,656,317.98	\$335,432.60	\$6,235,346.63	\$3,277,414.72	\$188,929.54	\$12,322,574.71	\$3,081,893.11	\$1,010,686.00	\$62,001.20	\$928,440.34	\$222,848.17
	Savings		128,027,191.27	7,527,873.29	196,174.29			33,576,748.53	6,690,867.49	2,437,278.28	6,032,471.11	4,527,362.63	793,056.00	22,015.00	\$4,201.49	27,585.70
	Trust		176,100.00	160,200.00	58,200.00			1,401,778.20	1,186,577.09		821,968.37	17,085.93				28.92
	Total		\$31,084,581.00	\$19,114,770.42	\$2,122,800.97	\$16,656,317.98	\$335,432.60	\$61,213,873.36	\$11,155,159.30	\$2,626,207.82	\$20,077,014.19	\$7,626,341.67	\$1,803,752.00	\$84,106.20	\$1,012,841.74	\$278,461.99
LOS ANGELES	Commercial	24 banks 16 branches	\$1,005,274.37	\$4,548,067.50	\$966,703.17	\$6,854,077.03	\$23,746.08	\$3,744,247.84	\$873,137.60	\$17,548.86	\$4,023,884.41	\$1,386,079.10	\$762,126.00	\$214,259.00	\$581,890.72	\$207,067.55
	Savings		60,080,123.79	4,392,959.85	93,901.79			9,829,869.09	2,534,446.61	552,424.00	2,235,387.03	525,426.00	102,702.00	102,884.75	\$896,100.00	27,585.70
	Trust		1,698,231.02	3,750.00	17,441.26			1,424,313.65			1,026,666.13	4,071.52	1,160.20	185.00	29,723.55	10,247.79
	Total		\$63,083,629.18	\$8,944,807.35	\$1,078,046.22	\$6,854,077.03	\$23,746.08	\$14,998,430.58	\$3,407,584.21	\$560,972.86	\$11,993,466.61	\$4,393,538.55	\$1,288,712.20	\$284,146.00	\$894,250.00	\$207,067.55
OAKLAND	Commercial	13 banks 2 branches	\$633,957.61	\$807,182.45	\$84,233.50	\$1,834,668.31	\$33,872.60	\$1,416,422.96	\$412,562.80	\$26,794.11	\$765,823.77	\$602,041.30	\$69,216.00	\$1,305.00	\$62,024.58	\$116,704.65
	Savings		27,358,837.58	896,174.67	6,900.00			7,253,345.54	2,588,565.42	172,474.31	2,246,740.99	781,280.92	41,480.00	16,725.00	13,106.00	\$896,100.00
	Trust							248,514.59			68,802.56	1,767.23			1.00	1.00
	Total		\$28,011,895.19	\$1,703,357.12	\$91,133.50	\$1,834,668.31	\$33,872.60	\$8,918,283.09	\$3,001,128.22	\$199,268.42	\$3,080,867.32	\$1,389,089.45	\$110,705.00	\$18,020.00	\$106,119.58	\$207,067.55
SACRAMENTO	Commercial	8 banks 4 branches	\$95,050.00	\$91,500.00	\$156,705.49	\$640,557.74	\$1,687.21	\$15,956.65	\$3,837.03	\$6,501.00	\$168,653.50	\$59,908.00	\$2,717.00	\$9,735.00	\$25,966.77	\$24,189.00
	Savings		13,780,942.71	389,682.58	30,380.00			1,969,545.93	660,272.26	12,346.34	1,139,581.37	331,742.41	3,356.00	7,516.00	\$4,894.45	4,790.00
	Trust		121,650.00								480.70	1,301.21				
	Total		\$13,997,642.71	\$481,182.58	\$187,085.49	\$640,557.74	\$1,687.21	\$1,985,502.58	\$664,109.29	\$18,847.34	\$1,308,715.57	\$292,951.62	\$6,073.00	\$9,051.00	\$60,888.22	\$24,189.00
SAN DIEGO	Commercial	7 banks 3 branches	\$11,326.60	\$238,275.99	\$33,843.92	\$1,700,691.18	\$5,383.95	\$309,466.21	\$35,636.60	\$1,885.13	\$58,407.91	\$178,240.78	\$37,329.00	\$12,815.00	\$62,451.05	\$8,682.87
	Savings		6,397,959.49	443,028.96	1,350.00			1,185,230.87	159,284.72	1,832.18	915,264.19	191,955.38	48,215.00	10,137.00	25,977.88	4,896.00
	Trust		171,495.77					50,000.00			23,476.91					
	Total		\$6,490,781.86	\$682,204.95	\$35,193.92	\$1,700,691.18	\$5,383.95	\$1,544,720.08	\$194,821.32	\$3,717.31	\$1,477,749.01	\$570,316.15	\$85,744.00	\$31,952.00	\$98,428.93	\$13,578.87
STOCKTON	Commercial	6 banks	\$847,145.98	\$731,958.24	\$276,029.88	\$3,776,809.08	\$15,823.67	\$716,166.59	\$23,250.00	\$2,942.17	\$778,420.15	\$542,898.66	\$7,585.00	\$12,007.00	\$74,624.01	\$8,875.00
	Savings		8,187,060.12	363,802.23	56,203.44			649,545.38	408,000.00	75,438.95	466,355.22	287,616.64	280.00			
	Trust															
	Total		\$8,534,206.10	\$1,095,760.47	\$332,293.32	\$3,776,809.08	\$15,823.67	\$1,365,711.97	\$491,250.00	\$78,381.12	\$1,244,775.37	\$830,515.30	\$7,865.00	\$12,007.00	\$74,624.01	\$8,875.00
STATE (excluding above)	Commercial	382 banks 40 branches	\$12,130,083.49	\$4,987,828.16	\$3,857,347.22	\$37,439,995.33	\$302,604.09	\$11,884,654.47	\$4,412,190.59	\$400,631.92	\$12,832,536.81	\$4,949,068.05	\$494,800.00	\$219,321.00	\$194,547.74	\$288,537.05
	Savings		76,890,479.64	5,185,104.01	642,411.14		5.40	15,973,929.87	3,414,666.89	2,004,144.04	7,807,239.75	2,224,743.41	44,773.67	1,778,866.67	386,404.01	28,945.72
	Trust		457,800.00					220,221.64	14,000.00		71,953.72	230.00				3,227.27
	Total		\$89,478,363.13	\$10,172,932.17	\$4,499,758.26	\$37,439,995.33	\$302,609.49	\$28,078,805.98	\$7,840,857.48	\$1,072,934.68	\$20,711,730.28	\$7,556,357.43	\$717,775.41	\$228,094.67	\$219,771.27	\$291,764.32
STATE (as a whole)	Commercial	469 banks 80 branches	\$17,128,227.78	\$22,831,549.47	\$7,243,408.86	\$68,903,116.65	\$718,556.20	\$24,322,255.35	\$9,637,426.34	\$841,632.73	\$31,429,801.26	\$10,801,249.00	\$2,384,689.00	\$519,333.20	\$1,960,766.81	\$88,537.05
	Savings		321,442,564.60	19,199,525.39	1,027,380.66		5.40	90,438,244.21	16,516,163.39	3,724,686.82	26,450,568.70	11,639,519.97	1,634,565.41	1,778,866.67	386,404.01	28,945.72
	Trust		2,025,276.79	163,950.00	75,641.26			3,314,288.08	1,200,877.00		2,013,348.39	27,371.21	133.00		29,723.55	
	Grand total		\$340,596,060.17	\$42,195,025.06	\$8,346,430.78	\$68,903,116.65	\$718,556.20	\$118,105,327.64	\$26,754,400.82	\$4,569,229.55	\$59,893,718.35	\$22,759,110.18	\$4,020,624.61	\$697,386.87	\$2,370,184.37	\$291,764.32
Report of June 4, 1913			\$337,922,795.08	\$851,969,951.30	1	\$67,937,821.55	\$567,041.38	\$120,373,982.40	\$26,453,748.66	\$4,329,809.89	\$62,424,509.31	\$22,406,576.50	\$3,335,573.68	\$1,712,658.50	\$2,833,739.10	

1. Loans secured exclusively by stocks and bonds not separately set forth prior to amendments 1913.

\*Information not set forth prior to amendments 1913.

Total here shown represents all loans secured by collateral other than real estate.

# STATEMENT OF CALIFORNIA

TELEGRAPH BUILDING, SAN FRANCISCO.

136 savings banks, 6 trust companies, and 182 departmental banks; compared with totals as shown by the Report of Condition of June 4, 1913.

Assets	Personal Assets Received from Executors, Administrators, Trustees, Assignors, Receivers of Trusts	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid In	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Redeemable	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Trustees, Assignors, Receivers of Trusts	Personal Assets Received from Executors, Administrators, Trustees, Assignors, Receivers of Trusts	Trusts Held as Executor, Administrator, Assignor, Receiver or Trustee Under Order of Court or of Any Court
		Personal Property	Real Property														
\$29,038.14				\$61,843,235.66	\$8,763,650.00	\$2,014,526.07	\$1,003,912.26	\$10,000.00	\$32,064.46	\$6,701,702.05	\$38,809,809.43	\$1,545,934.28	\$112,662.57	\$2,788,974.54			
211,067.01				211,184,291.43	5,675,000.00	8,901,162.72	4,533,734.45				190,226,308.01	1,182,583.50	69,308.74	590,044.01			
\$4,493.36	\$101,224.05	\$10,717,534.72	\$5,382,485.06	20,657,332.00	2,250,000.00	367,339.24								1,480.40	\$97,675.95	\$101,224.05	\$16,689,612.31
\$6,854.51	\$101,224.05	\$10,717,534.72	\$5,382,485.06	\$203,084,850.09	\$16,688,650.00	\$11,465,988.79	\$5,904,955.95	\$10,000.00	\$32,064.46	\$6,701,702.05	\$220,006,207.44	\$2,728,517.78	\$182,031.31	\$3,386,498.95	\$97,675.95	\$101,224.05	\$16,689,612.31
\$86,872.81				\$25,325,652.64	\$2,860,300.00	\$1,137,146.19	\$688,499.08	\$50,000.00		\$1,213,747.45	\$17,585,879.42	\$1,588,615.22	\$159,332.09	\$42,132.98			
1,008,717				80,422,812.11	3,895,100.00	2,280,193.60	1,105,035.73				80,515,064.97	1,438,500.00	120,441.48	67,876.33			
50,778.18		\$6,187,443.51	\$6,963,805.35	16,817,877.16	2,044,000.00	406,114.27	244,530.53							214,590.00			\$13,907,742.36
\$162,738.16		\$6,187,443.51	\$6,963,805.35	\$121,561,341.91	\$8,800,000.00	\$3,823,754.27	\$2,038,065.34	\$50,000.00		\$1,213,747.45	\$98,101,544.39	\$3,027,115.22	\$279,773.57	\$324,399.31			\$72,167,742.09
\$8,819.76				\$6,978,716.39	\$830,620.00	\$896,095.09	\$84,306.89	\$75,000.00		\$456,091.44	\$4,002,106.12	\$289,223.95	\$86,865.32	\$158,400.67			
18,262.38				41,486,492.15	2,267,520.00	1,050,398.32	1,159,109.87				35,829,784.03	1,006,800.00	63,290.34	19,319.59			
57.92	\$6,000.00	\$490,362.87	\$8,500.00	\$24,005.27	200,000.00	50,000.00	4,123.03							55,329.55	\$6,000.00		\$68,572.82
\$76,516.16	\$6,000.00	\$490,362.87	\$8,500.00	\$49,250,213.81	\$3,328,140.00	\$1,906,761.52	\$1,247,539.79	\$75,000.00		\$456,091.44	\$29,871,869.15	\$1,486,022.35	\$150,155.46	\$237,055.81	\$6,000.00		\$268,752.82
\$9,758.45				\$1,284,759.14	\$373,775.00	\$17,849.73	\$3,208.57			\$15,270.99	\$841,525.35	\$10,000.00	\$22,112.93	\$1,015.61			
15,200.00				18,378,180.27	1,625,937.39	408,461.47	614,293.52				14,851,019.89	\$36,500.00	8,844.55	7,573.54			
		\$37,623.00	\$8,000.00	169,054.91	120,000.00	2,917.49											\$46,137.42
\$21,928.45		\$37,623.00	\$8,000.00	\$19,871,994.32	\$2,119,712.30	\$426,311.20	\$650,329.54			\$15,270.99	\$15,692,545.24	\$846,500.00	\$30,598.48	\$4,589.15			\$46,137.42
\$2,111.17				\$3,176,261.64	\$536,100.00	\$126,500.00	\$93,000.98	\$15,000.00	\$20,000.00	\$92,263.59	\$2,190,338.38	\$134,500.00		\$28,618.69			
				9,315,061.65	575,000.00	361,619.15	275,530.92				7,587,461.83	425,700.00		52,629.46			
				244,972.68	200,000.00	4,145.15								10,303.03	\$30,030.83		\$484.67
\$2,111.17				\$12,736,298.97	\$1,311,100.00	\$488,119.15	\$372,677.05	\$15,000.00	\$20,000.00	\$92,263.59	\$9,717,800.21	\$569,200.00		\$37,722.29	\$30,030.83		\$484.67
\$1,732.59				\$7,319,268.85	\$1,367,000.00	\$386,200.00	\$358,961.04	\$50,000.00		\$145,437.17	\$4,745,274.86	\$263,500.00		\$2,895.72			
1,274.23				10,555,696.21	\$750,000.00	323,759.09	374,031.03				\$8,817,239.11	263,000.00		\$27,026.04			
\$6,066.82				\$17,874,935.06	\$2,117,000.00	\$709,950.00	\$732,992.10	\$50,000.00		\$145,437.17	\$13,562,333.97	\$527,100.00		\$27,026.04			
\$216,310.50				\$94,753,710.48	\$16,754,129.05	\$5,737,993.91	\$3,284,075.65	\$2,084,000.00	\$88,950.00	\$1,155,980.97	\$60,090,313.97	\$5,000,432.70	\$275,827.61	\$215,407.23			
4,100.27				10,555,696.21	9,739,922.61	3,716,597.67	2,974,455.75	15,000.00		33.77	\$3,370,327.58	3,104,326.82		165,996.21			
298.35		\$411,000.95	\$239,249.00	1,421,036.25	700,000.00	17,124.82									\$400.77		\$891,142.44
\$239,919.16		\$411,000.95	\$239,249.00	\$269,452,293.71	\$27,214,051.66	\$9,454,591.58	\$6,276,256.23	\$2,069,000.00	\$88,950.00	\$1,156,014.74	\$153,400,641.55	\$8,170,759.52	\$441,823.21	\$398,662.01	\$400.77		\$891,142.44
\$1,717,530.48				\$200,081,604.80	\$31,515,574.05	\$10,286,912.11	\$5,516,564.43	\$2,281,000.00	\$11,014.46	\$9,780,433.01	\$128,265,247.53	\$8,998,209.21	\$656,800.91	\$3,237,451.44			
107,681.04				493,620,053.30	24,548,479.91	17,042,452.63	11,063,101.30	15,000.00		33.77	451,197,915.42	8,348,010.22	492,330.65	969,729.50			
54,892.91	\$107,224.05	\$17,873,965.95	\$12,602,100.01	39,534,278.27	5,514,900.00	1,003,414.27	640,180.27							204,071.19	\$128,116.55	\$107,224.05	\$31,843,671.91
\$2,180.14	\$107,224.05	\$17,873,965.95	\$12,602,100.01	\$738,835,939.87	\$61,578,653.96	\$28,335,179.31	\$17,222,843.00	\$2,290,000.00	\$81,410.46	\$9,780,467.43	\$559,463,162.95	\$17,346,216.53	\$1,149,131.56	\$4,441,252.13	\$128,116.55	\$107,224.05	\$31,843,671.91
\$9,206,529.12				\$765,871,341.80	\$92,668,893.96	\$27,785,528.11	\$15,271,219.99	\$1,560,227.92		\$11,150,161.27	\$561,921,694.36	\$19,061,911.31	\$1,080,478.03	\$5,395,286.85			

# STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL TELE

Abstract of the Report of Condition of 469 State banks and 78 branch offices, as of March 11, 1914, comprising the reports of 112 commercial banks.

Location	Number of Banks and Branches	Class	LOANS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures and Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND					Exchanges for Clearing House	Checks and Other Cash Items	Other
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency					
SAN FRANCISCO	28 banks 16 branches	Commercial	\$2,433,610.86	\$9,474,771.16	\$2,019,487.07	\$17,004,805.53	\$134,900.27	\$6,553,352.90	\$3,266,298.27	\$182,365.32	\$13,691,387.90	\$3,182,501.44	\$1,049,459.00	\$96,876.45	\$1,021,948.29	\$234,065.54			\$2
		Savings	129,768,767.71	7,014,476.46	206,374.60			54,529,038.38	6,727,800.83	470,316.19		3,668,863.97	768,615.00	69,384.00	81,298.00	49,703.92			
		Trust	316,000.00	12,600.00	57,000.00			1,506,072.11	1,185,635.95		681,477.68	5,741.10	3,000.00	10.00	571.25	35.75			
		Total	\$132,118,978.57	\$16,501,847.62	\$2,283,461.67	\$17,004,805.53	\$134,900.27	\$62,588,463.48	\$11,179,735.05	\$652,681.51	\$24,799,311.94	\$6,857,106.51	\$1,821,074.00	\$166,270.45	\$1,103,817.54	\$283,804.01			\$2
LOS ANGELES	22 banks 13 branches	Commercial	\$870,888.41	\$4,787,554.45	\$357,111.33	\$7,333,883.96	\$12,647.07	\$3,160,648.03	\$992,060.13	\$24,359.91	\$4,617,041.61	\$1,414,497.94	\$616,458.00	\$177,658.00	\$750,170.91	\$143,989.06			
		Savings	50,962,014.15	4,492,708.96	327,068.72			9,851,034.02	2,409,413.08	553,871.93	10,739,940.89	3,193,367.08	569,901.00	146,519.00	219,562.12	253,047.75			
		Trust	1,169,836.69	5,550.00	25,287.50			1,280,643.65			1,117,512.69	17,147.92	2,000.00		5,999.84				
		Total	\$61,942,739.16	\$9,285,810.41	\$710,367.55	\$7,333,883.96	\$12,647.07	\$14,292,326.00	\$3,401,473.21	\$578,231.84	\$16,474,495.19	\$4,625,012.94	\$1,169,379.00	\$326,177.00	\$969,733.03	\$463,036.65			
OAKLAND	13 banks 2 branches	Commercial	\$605,392.13	\$678,000.05	\$445,385.22	\$1,877,911.77	\$36,411.89	\$1,244,622.98	\$410,452.83	\$26,420.99	\$1,152,946.58	\$411,476.47	\$42,584.00	\$29,702.00	\$88,044.87	\$9,962.19			
		Savings	26,092,810.73	911,952.04	9,000.00			7,364,538.71	2,706,795.44	295,420.38	2,333,829.38	704,136.59	40,981.00	9,700.00	6,740.88	9,625.8			
		Trust						248,514.59			61,806.68	1,544.01							
		Total	\$27,398,292.86	\$1,589,952.09	\$152,285.22	\$1,877,911.77	\$36,411.89	\$8,557,076.28	\$3,117,248.27	\$321,841.37	\$3,548,072.64	\$1,227,157.07	\$83,565.00	\$39,492.00	\$95,394.75	\$19,464.77			
SACRAMENTO	8 banks 1 branches	Commercial	\$56,725.00	\$120,018.12	\$68,951.72	\$618,482.47	\$2,376.05	\$43,302.00	\$3,337.03	\$6,501.00	\$142,278.08	\$48,098.75	\$5,277.00	\$6,500.00	\$13,725.00	\$940.01			
		Savings	13,941,631.45	436,212.60	64,812.65			2,094,209.86	694,813.26		1,298.14	331,410.15	82.00	11,717.00	42,524.07	5,627.76			
		Trust	119,650.00								872.41	1,298.10							
		Total	\$14,129,109.45	\$565,230.72	\$133,764.37	\$618,482.47	\$2,376.05	\$2,137,512.46	\$608,150.29	\$24,089.14	\$1,442,581.37	\$380,807.00	\$5,359.00	\$19,277.00	\$56,249.13	\$6,567.77			
SAN DIEGO	7 banks 2 branches	Commercial	\$55,356.00	\$95,550.99	\$43,249.09	\$1,752,043.80	\$4,072.19	\$408,912.06	\$33,690.12	\$3,215.13	\$791,311.27	\$218,176.56	\$46,284.00	\$14,980.00	\$97,272.96	\$27,935.82			
		Savings	6,279,947.07	251,038.11	243,247.50			1,089,782.97	172,058.90	2,207.18	1,161,325.15	248,403.19	42,619.00	22,921.00	54,320.14	13,301.61			
		Trust	221,241.81								26,262.28								
		Total	\$6,545,118.48	\$346,589.10	\$286,497.49	\$1,752,043.80	\$4,072.19	\$1,498,695.03	\$205,149.02	\$5,422.31	\$1,978,898.70	\$466,579.75	\$88,903.00	\$37,901.00	\$151,593.10	\$41,237.43			
STOCKTON	6 banks	Commercial	\$190,659.94	\$701,921.72	\$293,380.92	\$3,776,174.98	\$16,331.92	\$654,996.87	\$22,500.00	\$2,880.68	\$747,483.34	\$533,004.14	\$9,476.00	\$5,944.00	\$78,310.34	\$4,444.47			
		Savings	\$347,177.43	379,421.65	36,818.00			467,904.22	60,881.06		460,129.63	243,963.56				150.00			
		Trust																	
		Total	\$8,527,837.37	\$1,081,343.37	\$300,199.92	\$3,776,174.98	\$16,331.92	\$1,265,901.09	\$489,500.00	\$72,761.74	\$1,207,612.97	\$796,967.70	\$9,476.00	\$5,944.00	\$78,310.34	\$4,594.47			
STATE (excluding above)	385 banks 41 branches	Commercial	\$11,897,156.61	\$5,114,062.81	\$3,304,312.62	\$37,188,813.01	\$250,508.88	\$1,145,449.62	\$4,823,407.02	\$509,237.68	\$11,809,004.18	\$4,974,788.99	\$505,802.50	\$261,785.88	\$151,612.00	\$248,837.78			
		Savings	77,403,540.00	4,705,387.94	527,055.53			16,577,220.08	3,360,916.35	547,691.22	7,941,163.23	2,578,533.91	192,773.61	52,419.00	22,715.33	61,821.58			
		Trust	499,000.00					131,559.14	14,000.00		74,148.52	227.32				816.00			
		Total	\$89,797,917.21	\$9,819,450.75	\$3,831,368.15	\$37,188,813.01	\$250,508.88	\$27,854,237.84	\$8,198,323.37	\$1,056,928.90	\$19,824,195.93	\$7,553,550.22	\$608,508.11	\$254,500.88	\$174,327.33	\$311,476.02			
STATE (as a whole)	669 banks 78 branches	Commercial	\$16,237,089.55	\$29,960,876.30	\$6,291,878.87	\$69,552,115.52	\$457,248.27	\$23,210,686.65	\$9,551,145.40	\$754,980.71	\$32,952,052.96	\$10,822,544.29	\$2,275,340.50	\$334,506.33	\$2,291,084.43	\$754,174.87			
		Savings	322,153,312.14	18,190,297.76	1,413,177.00			92,116,737.24	16,448,797.86	1,956,976.10	34,362,267.52	11,058,618.45	1,595,971.61	312,750.00	427,169.34	384,554.90			
		Trust	2,195,431.41	18,150.00	82,887.50			3,166,789.49	1,199,635.95		1,962,170.20	25,958.45	5,042.00	2,015.00	571.25	6,822.25			
		Grand total	\$310,590,673.10	\$39,169,324.06	\$7,797,943.37	\$69,552,115.52	\$457,248.27	\$118,494,213.38	\$27,199,579.21	\$2,711,956.81	\$69,276,490.74	\$21,907,121.19	\$3,876,354.11	\$849,271.42	\$2,629,425.02	\$1,145,582.02			
Report of December 31, 1913			\$340,590,669.17	\$42,195,025.06	\$8,346,430.78	\$68,903,116.65	\$718,556.29	\$118,105,327.64	\$26,754,409.82	\$4,469,329.55	\$59,893,718.35	\$22,750,140.18	\$4,020,624.61	\$697,386.87	\$2,376,984.37	\$1,136,393.49			

# MENT OF CALIFORNIA

GRAPH BUILDING, SAN FRANCISCO.

136 savings banks, 6 trust companies, and 185 departmental banks; compared with totals as shown by the Report of Condition of December 24, 1913.

ier Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid In	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Guardian, Assignee, Receiver or Trustee Under Order or Decree of Any Court
		Personal Property	Real Property														
2,415,162.45				\$62,060,092.54	\$8,763,650.00	\$2,017,282.49	\$783,873.44	\$40,000.00	\$11,000.00	\$9,044,397.42	\$37,416,197.76	\$1,752,049.74	\$116,264.44	\$3,016,277.25			
269,550.00				213,450,635.12	5,090,000.00	8,321,318.39	2,878,769.24				194,973,275.57	1,178,079.85	71,329.42	337,922.65			
5,294.77	\$101,224.05	\$10,508,183.89	\$6,001,994.76	20,384,041.31	2,250,000.00	575,000.00	287,888.69							915.81	\$86,921.65	\$101,224.05	\$17,082,141.11
2,688,007.22	\$101,224.05	\$10,508,183.89	\$6,001,994.76	\$296,735,668.97	\$16,763,650.00	\$10,913,600.88	\$3,950,421.37	\$40,000.00	\$11,000.00	\$9,044,397.42	\$232,389,473.33	\$2,080,129.59	\$187,593.86	\$3,355,115.71	\$86,921.65	\$101,224.05	\$17,082,141.11
\$65,202.49				\$25,324,168.20	\$2,832,300.00	\$1,147,096.40	\$722,255.91	\$40,000.00		\$893,320.91	\$18,461,184.50	\$970,907.33	\$183,278.71	\$73,825.44			
23,068.12				92,723,447.12	3,923,100.00	2,313,343.60	1,362,133.56	5,000.00			\$3,126,415.90	1,879,925.56	130,751.00	41,877.50			
26,774.11				\$6,358,716.91	\$7,301,806.42	17,253,355.04	2,044,600.00	462,207.86						111,966.70			\$14,431,246.55
\$115,975.92		\$6,358,716.91	\$7,301,806.42	\$135,300,971.86	\$8,800,000.00	\$3,922,647.86	\$2,227,724.00	\$45,900.00		\$893,320.91	\$101,587,600.40	\$2,850,832.89	\$314,029.71	\$227,669.64			\$14,431,246.55
\$60,160.24				\$6,904,274.21	\$903,620.00	\$867,496.00	\$68,752.72	\$6,900.00		\$412,953.25	\$4,030,766.91	\$378,230.95	\$86,193.04	\$150,261.34			
15,777.73				41,479,684.55	2,272,520.00	1,090,445.85	668,606.11				36,317,866.39	928,800.00	69,275.96	162,170.24			
31,047.15	\$4,000.00	\$460,362.87	\$8,500.00	\$15,865.30	200,000.00	50,000.00	2,185.92							75,204.48	\$4,000.00		\$484,474.90
\$107,785.12	\$4,000.00	\$460,362.87	\$8,500.00	\$49,139,824.06	\$3,376,140.00	\$1,977,941.85	\$739,544.75	\$6,000.00		\$412,953.25	\$40,348,633.30	\$1,307,030.95	\$155,469.00	\$387,636.06	\$4,000.00		\$484,474.90
\$0,584.23				\$1,156,157.12	\$373,775.00	\$10,400.00	\$15,334.97			\$11,246.92	\$705,885.26	\$10,000.00	\$21,411.46	\$8,103.51			
6,160.57				18,858,924.79	1,675,937.39	433,597.79	472,780.96				15,343,947.60	921,500.00	8,594.85	2,566.29			
		\$37,623.00	\$8,000.00	167,443.51	120,000.00		1,130.61										\$46,312.90
\$16,044.80		\$37,623.00	\$8,000.00	\$20,182,525.42	\$2,169,712.50	\$443,097.79	\$489,246.54			\$11,246.92	\$16,049,832.86	\$931,500.00	\$39,006.31	\$10,969.80			\$46,312.90
\$8,477.72				\$3,507,829.81	\$536,100.00	\$132,000.00	\$76,524.03	\$18,800.00	\$5,000.00	\$94,862.28	\$2,511,760.58	\$193,500.00		\$29,282.92			
7,706.00				9,579,967.82	575,000.00	364,500.00	227,384.03				7,977,793.57	346,955.00	\$44,980.44	43,354.78			
				247,507.09	200,000.00	280.00	3,869.47							10,074.19	\$32,713.37		\$75.46
\$16,273.72				\$13,425,394.72	\$1,311,100.00	\$496,780.00	\$367,777.53	\$18,800.00	\$5,000.00	\$94,862.28	\$10,489,554.15	\$540,455.00	\$44,980.44	\$82,711.89	\$32,713.37		\$501.06
\$4,080.13				\$7,021,589.45	\$1,367,000.00	\$391,950.00	\$345,580.00	\$50,000.00		\$178,642.58	\$4,405,284.35	\$281,500.06		\$1,032.46			
5.00				10,615,391.15	750,000.00	348,750.00	252,671.22				\$8,977,356.17	256,000.00	\$30,013.76				
\$4,085.13				\$17,636,980.60	\$2,117,000.00	\$740,700.00	\$598,251.22	\$50,000.00		\$178,642.58	\$13,382,640.52	\$398,100.06	\$30,013.76	\$1,632.46			
\$206,657.55				\$92,272,037.13	\$16,772,429.05	\$5,781,529.73	\$2,850,460.18	\$2,705,700.00	\$27,300.00	\$855,118.89	\$57,842,348.00	\$4,871,638.40	\$282,304.39	\$283,808.49			
23,895.00				114,061,162.78	9,973,822.61	3,570,470.17	1,798,318.21	10,000.00			94,927,762.03	3,210,109.87	167,159.81	103,520.08			
119.06	\$475,719.69	\$461,735.17		1,588,652.56	600,000.00	3,551.24								5,216.62			\$970,884.70
\$230,672.21	\$475,719.69	\$461,735.17		\$207,921,852.47	\$27,346,251.66	\$9,651,999.90	\$4,652,329.63	\$2,715,700.00	\$27,300.00	\$855,118.89	\$152,770,110.03	\$8,081,148.27	\$449,464.20	\$392,545.19			\$970,884.70
2,770,124.81				\$199,237,049.46	\$31,548,874.05	\$10,347,754.62	\$4,862,781.25	\$2,800,500.00	\$43,300.00	\$11,490,542.25	\$125,373,427.36	\$8,457,226.48	\$689,452.04	\$3,563,191.41			
316,583.32	\$105,224.05	\$17,840,606.36	\$13,782,006.35	509,769,213.33	24,860,379.91	16,712,425.80	7,600,093.33	15,900.00			441,644,417.23	8,721,970.28	522,105.24	691,411.54	\$119,635.02	\$105,224.05	\$33,024,630.22
61,235.09				40,456,895.41	5,414,000.00	1,087,487.86	501,910.46							203,377.80			
\$3,177,943.22	\$105,224.05	\$17,840,606.36	\$13,782,006.35	\$740,463,128.20	\$61,823,833.96	\$28,147,668.28	\$12,965,295.04	\$2,876,400.00	\$43,300.00	\$11,490,542.25	\$567,917,844.50	\$17,179,196.76	\$1,211,557.28	\$4,457,980.75	\$119,635.02	\$105,224.05	\$33,024,630.22
\$2,180,104.43	\$105,224.05	\$17,843,965.05	\$12,662,100.01	\$733,835,936.87	\$61,578,653.96	\$28,335,179.31	\$17,222,846.00	\$2,209,000.00	\$141,014.46	\$9,780,467.43	\$559,463,162.95	\$17,346,216.53	\$1,149,131.56	\$4,441,232.13	\$128,116.55	\$107,224.05	\$31,843,671.94



# STATE BANKING DEPARTMENT

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING

Abstract of the Report of Condition of 473 State banks and 77 branch offices, as of June 30, 1914, comprising the reports of 138 commercial banks

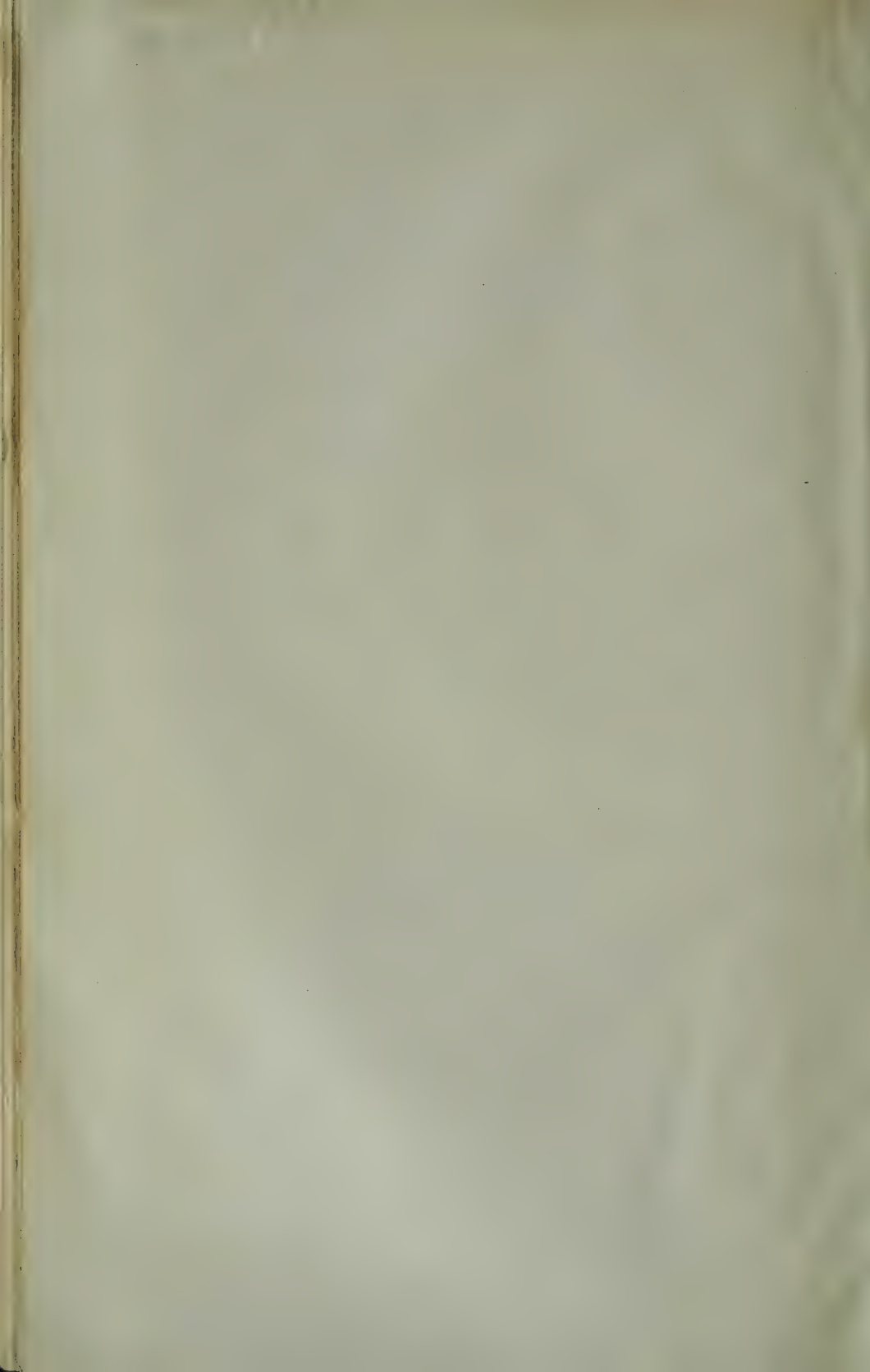
LOANS AND DISCOUNTS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items
Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency		
\$2,726,240.74	\$9,513,355.71	\$2,759,727.89	\$17,138,439.40	\$152,683.05	\$6,674,112.20	\$3,261,032.14	\$194,638.44	\$13,588,141.18	\$2,834,742.61	\$1,778,147.00	\$81,695.00	\$1,277,673.93	\$569,985.42
13,396,898.31	6,903,305.06	218,947.81			54,420,539.55	6,745,551.15	2,296,703.17	6,767,703.69	5,609,698.02	2,176,448.00	59,482.00	284,074.55	185,502.86
311,350.00	2,000.00				1,434,506.00	1,185,278.45		908,257.32	4,138.90	296.82		658.00	925.05
\$14,344,429.05	\$16,419,261.37	\$2,978,675.70	\$17,138,439.40	\$152,683.05	\$62,529,248.65	\$11,191,861.74	\$2,491,341.61	\$21,264,102.19	\$8,448,489.53	\$3,954,801.82	\$141,177.00	\$1,562,407.17	\$747,471.33
\$892,000.05	\$4,833,231.16	\$681,468.06	\$8,218,368.54	\$15,264.67	\$2,753,856.27	\$953,230.24	\$21,171.74	\$3,929,147.90	\$1,849,321.40	\$597,716.00	\$358,233.00	\$838,585.90	\$281,471.59
69,573,500.96	3,747,990.19	1,161,132.21			10,466,232.41	2,422,816.90	543,573.80	9,691,485.19	2,946,529.78	365,683.00	160,212.00	140,787.04	98,465.45
219,488.14	8,800.00	34,744.77			1,271,260.41			1,115,055.87	3,025.14	1,430.96	200.00		149,424.49
\$6,486,350.05	\$8,590,021.35	\$1,877,345.04	\$8,218,368.54	\$15,264.67	\$14,491,349.00	\$3,376,047.14	\$564,745.54	\$14,635,688.96	\$4,798,876.32	\$964,829.96	\$518,645.00	\$979,372.94	\$294,259.00
\$791,717.97	\$752,692.74	\$134,937.59	\$1,969,268.64	\$14,579.58	\$1,278,755.32	\$410,614.42	\$27,887.35	\$871,828.75	\$495,384.25	\$21,592.00	\$10,845.00	\$99,349.56	\$101,106.86
27,267,863.92	922,798.63	6,100.00			7,136,406.66	2,829,283.39	301,601.29	2,378,192.24	52,824.00	11,884.00		12,249.18	\$1,848.67
					247,514.59			26,647.91					
\$2,972,581.89	\$1,675,431.37	\$141,937.59	\$1,969,268.64	\$14,579.58	\$8,662,676.57	\$3,239,897.81	\$329,488.64	\$3,276,668.90	\$1,346,383.16	\$74,416.00	\$22,729.00	\$111,598.74	\$182,984.93
\$1,917,300.96	\$5,410,099.19	\$3,636,874.54	\$44,251,608.47	\$254,251.01	\$11,956,639.43	\$4,522,929.87	\$523,306.05	\$12,309,725.92	\$5,495,998.75	\$230,258.00	\$338,153.00	\$323,987.56	\$282,636.14
10,828,524.21	6,158,247.87	547,229.08			20,096,825.08	4,707,541.24	689,233.08	10,165,826.61	3,609,346.87	236,584.00	77,569.00	127,434.23	102,334.17
855,487.86	700.00				134,580.90	24,517.55	603.58	123,584.55	689.71				2,078.96
\$12,901,322.03	\$11,568,347.06	\$4,184,803.62	\$44,251,608.47	\$254,251.01	\$32,128,045.35	\$9,254,988.06	\$1,213,142.71	\$22,539,137.98	\$9,106,935.33	\$756,842.00	\$415,722.00	\$451,421.79	\$390,676.37
\$9,241,169.32	\$29,509,378.80	\$2,213,008.08	\$71,577,745.05	\$436,778.31	\$22,663,361.22	\$9,147,806.67	\$767,003.58	\$39,698,843.75	\$10,675,447.01	\$2,917,714.00	\$788,926.00	\$2,529,596.95	\$1,227,577.22
\$27,777,187.40	17,732,282.35	1,933,400.10			92,060,003.64	16,765,192.68	3,831,111.34	28,943,207.73	13,916,483.58	2,891,147.00	564,545.00		498,229.55
2386,326.30	11,400.00	35,444.77			3,087,952.80	1,209,796.00	603.58	2,173,545.05	7,533.75	1,637.78	200.00	628.00	17,344.47
\$36,404,683.02	\$38,253,061.15	\$9,181,861.95	\$71,577,745.05	\$436,778.31	\$117,811,319.66	\$27,062,795.35	\$4,598,718.50	\$61,815,597.13	\$23,699,784.34	\$5,750,890.78	\$1,098,273.00	\$3,104,890.64	\$1,715,412.24
\$506,500,633.10	\$39,169,324.06	\$7,697,943.37	\$69,552,115.52	\$457,248.27	\$118,494,213.38	\$27,199,579.21	\$2,711,956.81	\$69,276,490.74	\$21,907,121.19	\$3,876,354.11	\$849,271.42	\$2,629,425.92	\$1,145,582.92

# MENT OF CALIFORNIA

LEGRAPH BUILDING, SAN FRANCISCO.

, 137 savings banks, 7 trust companies, and 191 departmental banks: compared with totals as shown by the Report of Condition of March 11, 1914.

Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid In	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Assignee, Receiver or Trustee, Under Order or Decree of Any Court
		Personal Property	Real Property														
\$2,692,708.50				\$64,974,323.27	\$8,363,650.00	\$2,038,702.49	\$818,076.69	\$45,000.00		\$8,412,995.42	\$40,194,572.05	\$1,900,893.59	\$115,255.10	\$3,085,237.93			
268,624.60				217,243,389.57	5,815,300.00	8,555,819.28	1,630,077.81				199,617,131.90	1,295,507.19	69,870.17	259,683.02			
22,573.39	\$122,355.50	\$9,757,755.14	\$3,092,685.69	16,843,379.85	2,250,000.00	575,000.00	312,038.67							7,877.99	\$84,982.41	\$122,355.50	\$13,491,125.28
\$2,729,000.55	\$122,355.50	\$9,757,755.14	\$3,092,685.69	\$299,061,692.19	\$16,428,950.00	\$11,169,521.77	\$2,760,193.17	\$45,000.00		\$8,412,995.42	\$239,811,703.95	\$3,196,340.78	\$185,125.27	\$3,352,798.94	\$84,982.41	\$122,355.50	\$13,491,125.28
\$191,000.45				\$26,325,868.68	\$3,105,675.00	\$1,266,446.40	\$776,870.92	\$20,000.00		\$572,233.50	\$19,501,992.03	\$841,175.60	\$155,048.00	\$86,427.83			
27,720.59				92,146,589.43	3,975,225.00	2,301,693.60	795,182.84			14,500.00	\$3,076,956.33	1,813,653.61	166,340.00	3,038.05			
39,794.42		\$7,184,480.11	\$7,450,680.86	18,343,303.44	2,050,000.00	405,500.00	299,535.06							12,281.50			\$15,575,986.88
\$29,415.37		\$7,184,480.11	\$7,450,680.86	\$136,815,761.55	\$9,130,300.00	\$3,973,640.00	\$1,871,588.82	\$20,000.00		\$586,733.50	\$102,578,948.36	\$2,654,828.61	\$321,388.00	\$101,747.38			\$15,575,986.88
\$92,872.55				\$6,956,462.78	\$1,010,220.00	\$860,902.00	\$47,773.81	\$50,000.00		\$460,984.21	\$3,851,948.05	\$423,781.11	\$87,175.56	\$154,678.04			
12,100.04				41,864,691.23	2,278,620.00	1,068,517.15	308,711.39				37,095,798.21	1,001,800.00	71,929.60	38,714.88			
	\$36,815.50	\$450,762.87	\$8,500.00	776,276.57	200,000.00	50,000.00									\$36,845.50		\$489,425.37
\$71,973.00	\$36,815.50	\$450,762.87	\$8,500.00	\$49,596,824.88	\$3,488,840.00	\$1,985,419.15	\$356,485.20	\$50,000.00		\$460,984.21	\$40,947,746.26	\$1,428,581.11	\$159,105.16	\$193,392.92		\$36,845.50	\$489,425.37
\$271,221.06				\$102,018,986.65	\$18,988,554.05	\$6,305,233.83	\$3,094,128.18	\$3,882,343.52	\$25,300.00	\$939,340.78	\$62,787,399.49	\$5,614,079.95	\$280,923.16	\$104,422.78			
38,900.51				155,265,304.89	13,141,572.61	5,054,044.07	2,427,539.93	5,000.00		2,000.00	129,431,753.13	4,883,070.63	244,901.12	75,432.40			
72.15	\$16,210.85	\$845,111.34	\$130,392.17	2,464,029.62	905,000.00	1,205.00	14,780.00							45,107.49	\$26,891.71	\$46,210.85	\$1,394,825.68
\$709,093.32	\$46,210.85	\$845,111.34	\$130,392.17	\$259,748,021.16	\$33,125,126.66	\$11,360,482.90	\$5,536,448.11	\$3,887,343.52	\$25,300.00	\$932,340.78	\$192,219,113.53	\$10,497,150.58	\$531,824.28	\$224,962.58	\$26,891.71	\$46,210.85	\$1,394,825.68
\$2,868,703.42				\$290,275,341.38	\$31,468,099.05	\$10,477,284.72	\$4,736,849.60	\$3,997,343.52	\$25,300.00	\$10,376,553.91	\$126,335,872.53	\$8,782,809.65	\$644,401.82	\$3,430,796.58			
347,955.55				596,519,374.92	25,210,717.61	16,980,074.10	5,161,502.97	5,000.00		16,500.00	449,221,639.57	8,994,031.43	553,040.89	376,868.35			
62,439.99	\$205,411.85	\$18,244,109.16	\$10,982,258.72	38,426,981.78	5,495,000.00	1,631,705.00	626,362.73							65,266.89	\$111,874.12	\$205,411.85	\$30,891,393.19
\$89,278,108.93	\$205,411.85	\$18,244,109.16	\$10,982,258.72	\$745,221,700.08	\$62,173,816.66	\$28,489,063.82	\$10,524,715.30	\$4,002,343.52	\$25,300.00	\$10,393,653.91	\$575,557,512.10	\$17,776,901.08	\$1,197,442.71	\$3,872,901.82	\$111,874.12	\$205,411.85	\$30,891,393.19
\$3,177,043.22	\$105,224.05	\$17,810,093.36	\$13,782,096.35	\$740,493,128.20	\$61,823,853.96	\$28,147,668.28	\$12,965,295.04	\$2,876,400.00	\$43,300.00	\$11,490,542.25	\$567,017,844.59	\$17,179,196.76	\$1,211,557.28	\$4,451,980.75	\$119,635.02	\$105,224.05	\$33,024,639.22



Fourth Biennial Report

OF THE

Department of Engineering

OF THE

State of California

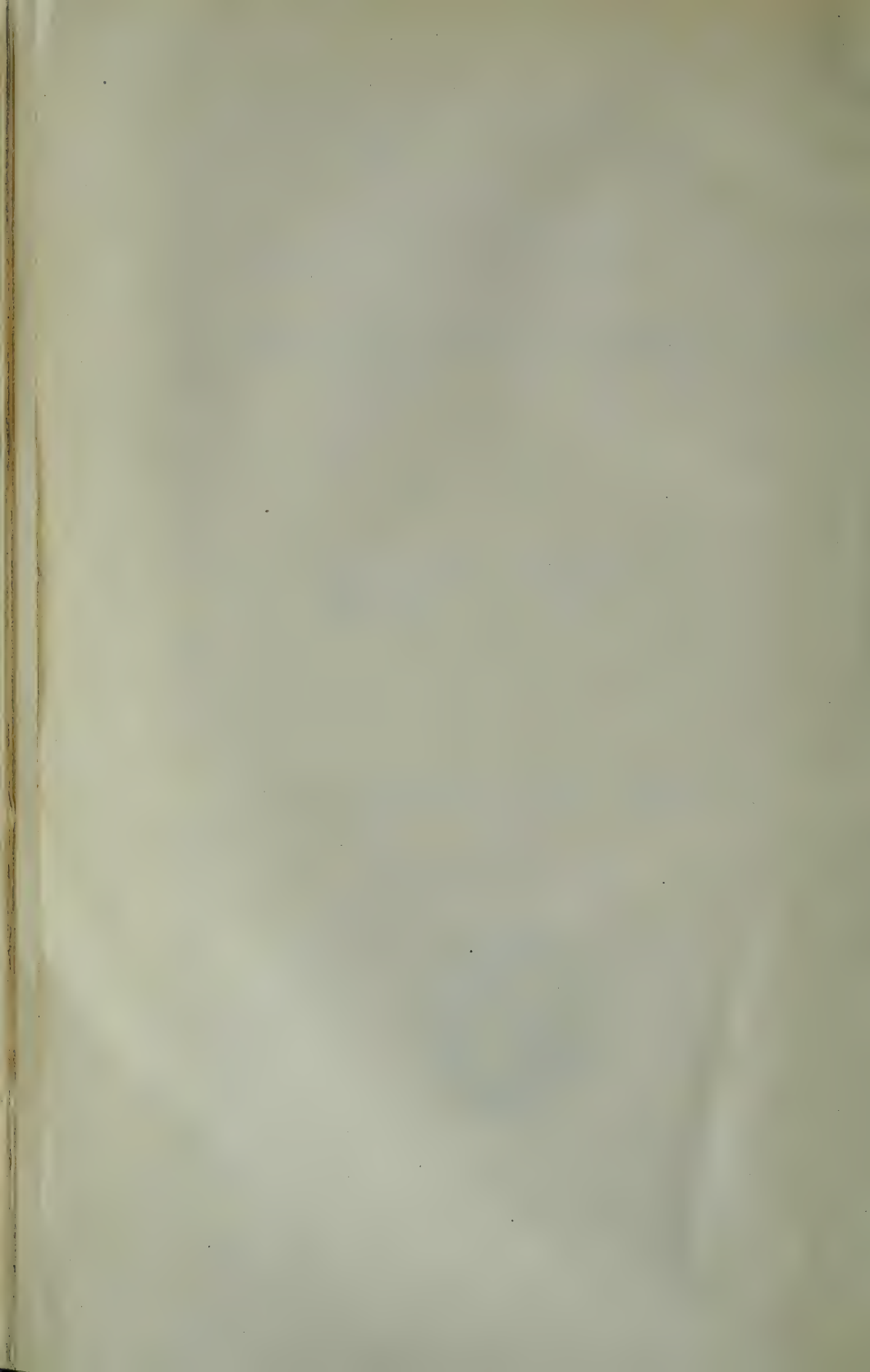
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DECEMBER 1, 1912, TO NOVEMBER 30, 1914



CALIFORNIA  
STATE PRINTING OFFICE  
1914





## LETTER OF TRANSMITTAL.

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November 30, 1914.

*Honorable* HIRAM W. JOHNSON,  
*Governor of the State of California.*

SIR: Pursuant to the provisions of an act of the Legislature approved March 11, 1907 (Chapter 183, Statutes 1907), I respectfully submit herewith for your consideration the fourth biennial report of the operations of the Department of Engineering for the period from December 1, 1912, to November 30, 1914, inclusive.

Respectfully,

W. F. McCLURE,  
State Engineer.



## LETTER OF TRANSMITTAL.

---

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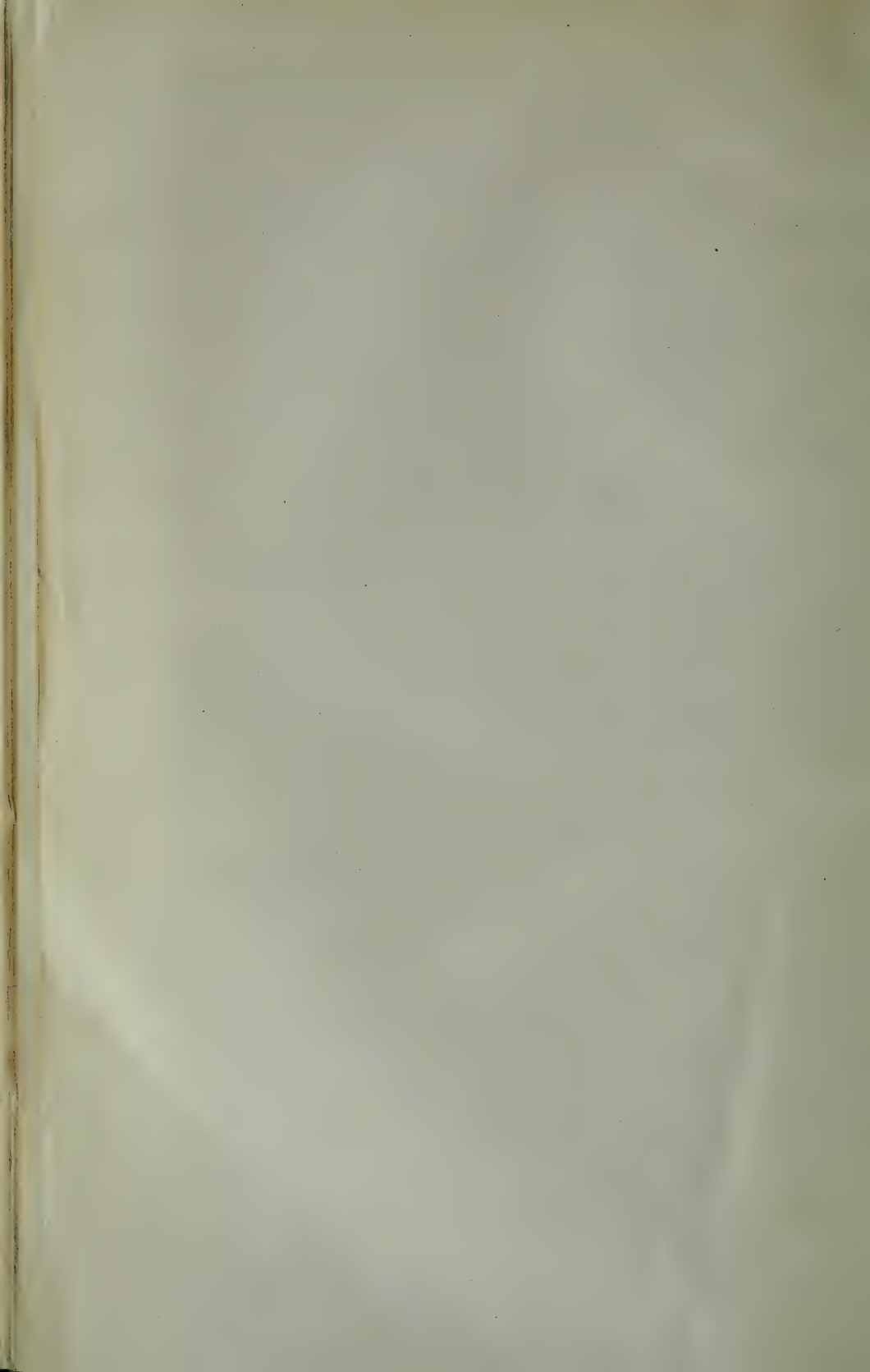
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# BIENNIAL REPORT OF THE DEPARTMENT OF ENGINEERING.

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## INTRODUCTION.

In presenting this, the fourth biennial report of the Department of Engineering, it is deemed proper to invite special attention to certain matters relating to the work as set forth herein.

Comparatively few people, it is believed, have comprehensive understanding as to the extent of the field covered by the work of this Department, nor of the amount of public moneys the expenditure of which is placed by law under its direction.

It is believed that a perusal of this report of the various and extensive activities of the Department will convince the reader that to accomplish its full purposes in all the lines delegated to it, every facility should be provided for transacting its business promptly with the public and comfortably to its members and employees.

The Department has never had adequate quarters. Its office force is crowded into small, poorly lighted rooms without proper ventilation, and never in its seven years of existence has the Department been all housed in one building. The executive and architectural divisions have been occupying rooms on four floors of the Capitol, while two divisions were placed in downtown office buildings a block or more separated and three or four blocks from the Capitol.

These matters are not mentioned in the way of criticism, for the writer fully appreciates that those whose duty it is to provide quarters for all State offices have done their utmost, but rather to emphasize remarks to follow.

In the report two years ago, in commenting upon those adverse conditions it was remarked:

The designing of public works which falls to the Department requires diligence, skill, experience and the highest order of professional integrity, and to command the services of men possessing these qualifications the Department must be in a position to offer comfortable quarters, congenial surroundings and remuneration commensurate with the character of service sought to be obtained.

The volume and character of the work accomplished, as set forth in the pages of this report, performed as it was under the conditions described, testify to the loyalty and efficiency of the officers and employees who have accomplished it.

The Department has occupied a large number of rooms in the Capitol designed for the use of committees of the legislature.



In the interim between sessions this arrangement could obtain, but with the approach of each session these rooms had to be surrendered, and the resulting congestion of the Departments in the remaining rooms entailed much discomfort.

The Superintendent of the Capitol and the Board of Control have secured offices in the Forum building, Ninth and K streets, for the Department of Engineering. The Highway Division has occupied rooms in that building for more than three years. All of the Department now in the Capitol, excepting the Motor Vehicle Division, will be moved, as also the Flood Control Division, which is now in the Nicolaus building, so that the Department will be more nearly united in location of its several parts than ever before.

This arrangement will probably continue until new office building authorized by the last legislature shall be constructed.

While it is anticipated that considerable inconvenience will result from the Department being so far away from the other departments of the State with which it has close relations, it is felt that the relief from the cramped conditions under which it has worked so long will be a great comfort.

Attention is invited to the summary of work executed by the Architectural Division, wherein is shown that the architectural service, including inspection of construction for buildings costing nearly one and one-fourth million dollars, was 5½ per cent. In this connection it is well, too, to consider that the plans prepared by the Department are more complete in detail than ever were furnished for public buildings before the time this Department began making them.

Attention is also directed to the discussion of the work of the purchasing office, and the remarkable growth of business accruing to that section.

Under hydroeconomics the discussion of matters pertaining to flood control and particularly the demands for State assistance coming from sufferers from ravages of floods from streams other than the Sacramento and San Joaquin rivers, is commended for consideration, as well, also, as the desirability of extending the jurisdiction of the State Reclamation Board, by enlarging the Sacramento and San Joaquin Drainage District.

The results of research conducted by co-operation between the Department and the several branches of the Federal government are discussed at some length, and it is earnestly recommended that appropriations therefor be continued. Particular attention is invited to the research conducted in the field of irrigation inquiry in which it is believed much valuable information is set out.

In the matter of river work, every effort has been used to conserve the funds and accomplish effective work, full exposé of which is set forth under the appropriate headings.

The question of canalization and canals has been under investigation by the Department, but it is not deemed proper to burden this report with a discussion of the subject until the data shall be amplified by physical examination of probable routes of inland water traffic. This it has not been possible to do without funds, but the Department is prepared to show the desirability of further prosecution of studies along the lines indicated.

The benefits that have accrued to the State from greatly improved maintenance work on the State roads due to funds obtained from the motor vehicle license, is set out under the heading of State roads. These benefits are made evident by the marked increase in travel over those roads as shown by comparison of the census of 1913 and 1914, appearing in tabular form.

Attention is called to the growth and expansion of business transacted by the Department of Engineering since it was first established without a commensurate increase being made in the contingent fund allotted for the use of the Department. This is a matter that it is earnestly hoped will not be lost sight of in making appropriations for the support of the Department.

The cordial relations sustained between the Department and the various branches of the State government, the several institutions and the many branches of the Federal government with which co-operative work has been conducted, has been a source of personal satisfaction and the State Engineer takes this opportunity of acknowledging the many courtesies received at the hands of all with whom dealings have been had.



# BIENNIAL REPORT OF DEPARTMENT OF ENGINEERING.

## HISTORY.

Although the organization of the California State Department of Engineering dates back only to 1907, the advisability of placing certain governmental functions under scientific direction was early realized by the pioneers who founded this state on the Pacific shore.

We of today are wont to think of the early days of California as given over to a mad rush to the gold mines, without a thought being given to other lines of endeavor than that of digging for the yellow metal. Perusal of official records, however, discovers that the sturdy builders who laid the foundation for this commonwealth had prophetic vision to see the vast opportunity offered by the fertile lands and salubrious climate for the establishment of homes and the expansion of commerce and all the concomitant activities of a populous and busy state.

The first legislature was convened at San Jose in December, 1849, and continued its session into the early months of the succeeding year.

In January, 1850—eight months before California was admitted to the union of states—a bill was enacted and became a law, creating the office of Surveyor General and defining his duties. In addition to his other duties prescribed in general terms he was specifically directed to make a scientific survey of the boundaries of the state; make an accurate map of the state; survey and fix the boundaries and corners of counties. He was made a member of a Commission of Internal Improvement and ex officio chief engineer of the Commission, and as such he was required to make annual report showing:

Progress of surveys and of state map: Plans and suggestions for the improvement of the internal navigation of the state and for the construction and improvement of roads, turnpikes, railroads, canals and aqueducts; also plans and suggestions for the planting, preservation and increase of forests of lumber trees, for the draining of marshes, prevention of overflows and the irrigation of arable lands by means of reservoirs, canals, artesian wells or otherwise; prepare statistics of state lands and of lands adapted to tillage and grazing; number of horses, cattle and other stock, and their value; amount of farm produce of all kinds, with his views as to presence and cause and the remedies for diseases that injure such products; quantities of all mineral lands and quantities and value of mineral products.

A perusal of the schedule of duties prescribed for the Surveyor General shows that the question of the conservation of natural resources so actively advocated by the progressive elements in political and industrial activities today is not a new fad. More than sixty years ago the lawgivers of California directed research to be made along many of the lines now being pursued. And had the program laid down in 1849



and 1850 been carried forward by placing its execution in the hands of competent men, supported by adequate appropriations, what a wealth of information would have been acquired and what a difference would have resulted in the magnitude and stability of the state's industrial development! But without sufficient funds, and often with men in office who had no higher aims nor better conception of the duties imposed by the law than shown in the report of an early incumbent, the elaborate plans laid by the prescient minds of the pioneer builders of the commonwealth fell far short of realization.

To repeat: Had energetic, broad-minded and public-spirited men been entrusted with the duties enumerated, and given adequate funds to conduct research and for carrying out such projects as would have been evolved, many of the problems of economic development with which we are struggling today would have been solved and our people would now be reaping the benefits.

But unfortunately the office to which these functions were delegated was a political one, and was often occupied by men more intent upon rendering service to their party than to the state.

When, perchance, a man was elected who was inspired by loyalty to the state to devote his energies to the tasks enjoined upon him by the law, he was hampered by the failure of the legislature to provide adequate funds to put into being any of the public projects deemed so desirable by the first legislature above described.

With the growth of the state and its needs becoming more apparent the demand for action became insistent.

As new industries were inaugurated and old ones expanded, many of the duties imposed upon the Surveyor General by the statute quoted were transferred to others. Research into mineral resources was delegated to a State Geologist and later conducted by a Mining Bureau and State Mineralogist. Matters pertaining to agriculture and horticulture were, as now, handled by the Agricultural Society and Horticultural Commissioner. Problems in forestry are referred to the Board of Forestry. And so with other subjects requiring technical training for their administration, all being assigned to officers, boards, or commissions specially fitted or purposely organized for the particular work required.

As time went on some industries became antagonistic to others. Hydraulic mining in the mountains continued unabated. Farmers in the valley whose crops were destroyed by floods claimed the disasters were augmented, if not caused, by the filling of the river channels with detritus from the mines. Navigators on the streams complained that their business was injured from the same cause. Anti-debris associations were formed to attempt the prevention of mining. Miners'

protective associations were organized to resist what the miners considered encroachments upon their rights.

Other antagonisms arose. The first settlers were attracted to the moist lands along the banks of the streams, where the perennial inundations caused the native grasses to grow luxuriantly, furnishing abundant feed for stock without cost to the settler. Later other settlers occupied the lands remote from the streams, but found it necessary to bring water in canals from the rivers to irrigate their lands and cause them to produce remunerative crops. The man on the banks, at first indifferent, soon discovered that his lands were, or might become, deprived of their natural source of fertility and began to quarrel with the neighbor who had diverted water from the stream above him. Strife ensued between the appropriator and riparian claimant, as well as between the valley farmer and the miner. Armed contention became frequent and bloodshed followed.

The existing laws failing to define the relative rights of contending parties and both sides in each controversy setting up claims that could not be ignored, it became necessary to create an agency to conduct a line of research to gather facts—scientific facts—from which to define conditions, determine causes and prescribe remedies.

More than a quarter of a century after the first legislature had directed the matters to be done as enumerated in the beginning of this chapter, the legislature of 1878 again took up the questions, and by an act approved March 28th, entitled "An act to provide a system of irrigation, promote rapid drainage and improve the navigation of the Sacramento and San Joaquin rivers," inaugurated the first organized effort along the lines so long considered.

This act created the office of State Engineer and directed him to make investigations, to ascertain facts and express opinions concerning the water-carrying capacity of the Sacramento and San Joaquin rivers in the different sections which are liable to overflow; whether their capacities could be increased and by what means, and the cost thereof; the maximum flood flow and whether works could be devised to enable the streams to carry it; to ascertain changes in the river beds, if any, their cause, and legislation necessary to correct and arrest such changes; area of arable lands and quantity of water available for irrigation, etc., and such other investigations as appeared necessary for the solution of the several problems involved.

William Ham Hall was appointed State Engineer to direct the work for which the department was created. His corps of assistants included such men as C. E. Grunsky, Marsden Manson, James Dix Schuyler, and others, whose later professional attainments have given them illustrious positions in the world's engineering field.

A vast amount of data along all the lines demanded was collected and portions of it were published, but before it could be digested and presented in form to be of value, political bickerings and a parsimonious spirit cut off the appropriations, and finally repealed the law creating the State Engineering Department. Thus was lost the fruits of years of toil in accumulating information needed in the formulation of laws and execution of works to correct grievous conditions that had so long been suffering for relief. To discontinue the State Engineering Department and its labors, at the time when—to use a homely figure of speech—it was just “getting on its feet,” was a blunder little short of a crime.

Research along the lines inaugurated by that engineering department before its demise has been pursued spasmodically by different boards, commissions or individuals, but there is in every line an interruption of continuity of the record which more or less discredits deductions drawn from such incomplete data. To cite an instance: A hiatus exists in the record of stream gagings from the suspension of work by the State Engineer in 1884 until observations were commenced by the United States Geological Survey in 1894. In 1904 a board of eminent engineers, the members of which had been engaged for many years in successfully carrying out similar enterprises, offered an elaborate plan for the control of floods on the Sacramento. The magnitude of the works was designed in accordance with the best information obtainable as to the quantity of storm water to be provided for. But the records of flood flow secured since 1904 by cooperative effort between the Geological Survey and the state have caused the engineers submitting the latest scheme (which the legislature has approved) to provide channel-way for two and three tenths as much water. That is to say, later research indicates that more than 600,000 cubic feet of water a second must be cared for as against 260,000 second-feet, believed to be the maximum according to the data available in 1904.

With the continually increasing number of industries depending upon technical direction, advice, or assistance—which no other agencies could so well provide as the government—came additional commissions or boards to conduct research and direct administration. To consolidate several of these agencies into one with a single executive head the legislature in 1907 provided for the organization of the State Department of Engineering.

The act creating this department (Chapter 183, Statutes 1907, approved March 11, 1907) abolished the offices of Commissioner of Public Works, Auditing Board to the Commissioner of Public Works, Department of Highways and State Highway Commissioner, Lake Tahoe Wagon Road Commissioner, and Debris Commissioner, and dele-



gated the performance of their several duties to the Department of Engineering. To the department was also assigned all engineering work for the Board of Harbor Commissioners of San Francisco and the design and construction of buildings and works for all the hospitals, prisons, and schools, and other state institutions. It was given authority to cooperate with the Department of the Interior and other departments and bureaus of the national government in making surveys, investigations, etc.

Mr. Nathaniel Ellery was appointed to the position of state engineer and chief executive officer of the Department of Engineering, and assumed the office May 11, 1907. He was succeeded in office by the appointment of Mr. Wilbur F. McClure, February 13, 1912.

The records of the organization of the department and the work accomplished by it from the date of its establishment to November 30, 1912, have been published in the biennial reports issued in 1908, 1910, and 1912, respectively, and it is the office of this report to review the operations of the department during the biennial period just closing.

Since the department was created, each session of the legislature has enacted laws amending the statutes affecting the work of the department, the most notable of which was to enable it to handle the administration of the State Highways Act of 1910, which appropriated \$18,000,000 for a system of state highways. Many of the statutes enacted have added greatly to the functions of the department.

### DEPARTMENT OF ENGINEERING.

Under the statutes now in force the Department of Engineering is composed of three bodies: Advisory Board, Consulting Board, and Executive Force. These three bodies are constituted respectively as follows:

#### THE ADVISORY BOARD.

Governor, ex officio member and chairman.

General Superintendent of State Hospitals, ex officio member.

Chairman of Board of State Harbor Commissioners of San Francisco, ex officio member.

State Engineer, appointed by the Governor, ex officio member.

Three members, appointed by the Governor.

The Advisory Board is the administrative head, and directs the operations of the department through the State Engineer, who is the chief executive officer of the department.

The ex officio members receive no salary as members of the Advisory Board. The three last named appointed members of the Advisory Board are delegated as a special executive committee of the board to administer the affairs of the \$18,000,000 state highway bond project, and



bear the title of State Highway Commission. These members are paid salaries.

#### THE CONSULTING BOARD.

This board is composed of five members appointed by the Governor and serve without compensation. The functions of this board are to act as intermediary between the people desiring public work done on the rivers and the Department of Engineering; receive and consider petitions and make recommendations to the department in regard to proposed work pertaining to drainage, irrigation, and river improvement. This board holds meetings at the call of the State Engineer.

#### EXECUTIVE FORCE.

State Engineer, Chief Executive Officer.

Two Assistant State Engineers.

State Highway Engineer.

State Architect.

Mechanical Engineer.

Testing Engineer.

Architectural Designer.

Three Architectural Draftsmen.

Two Engineer Draftsmen.

Secretary.

Two Clerks and Stenographers.

Two Filing Clerks.

Blue Print Pressman.

Porter and Messenger.

One of the assistant engineers and one engineer draftsman are assigned to duty with the State Board of Harbor Commissioners at San Francisco.

The foregoing comprises all of the "statutory" employees of the department.

The field of operations conducted by the Department of Engineering has been continuously expanding, so that it has become necessary to arrange its executive force into sections, for better administration. The expansion of the department's field of operations has been so rapid that it was found necessary to create additional offices to execute the work demanded.

The universal employment of electricity for lighting, power, communication, and in the hospitals its extensive use in therapy, requires a large force of electricians, and to properly direct their work, the employment of an electrical engineer is necessary.

A vast amount of construction and repair of state property is done directly by the Department of Engineering, entailing the purchase of immense quantities of materials, machinery and apparatus.



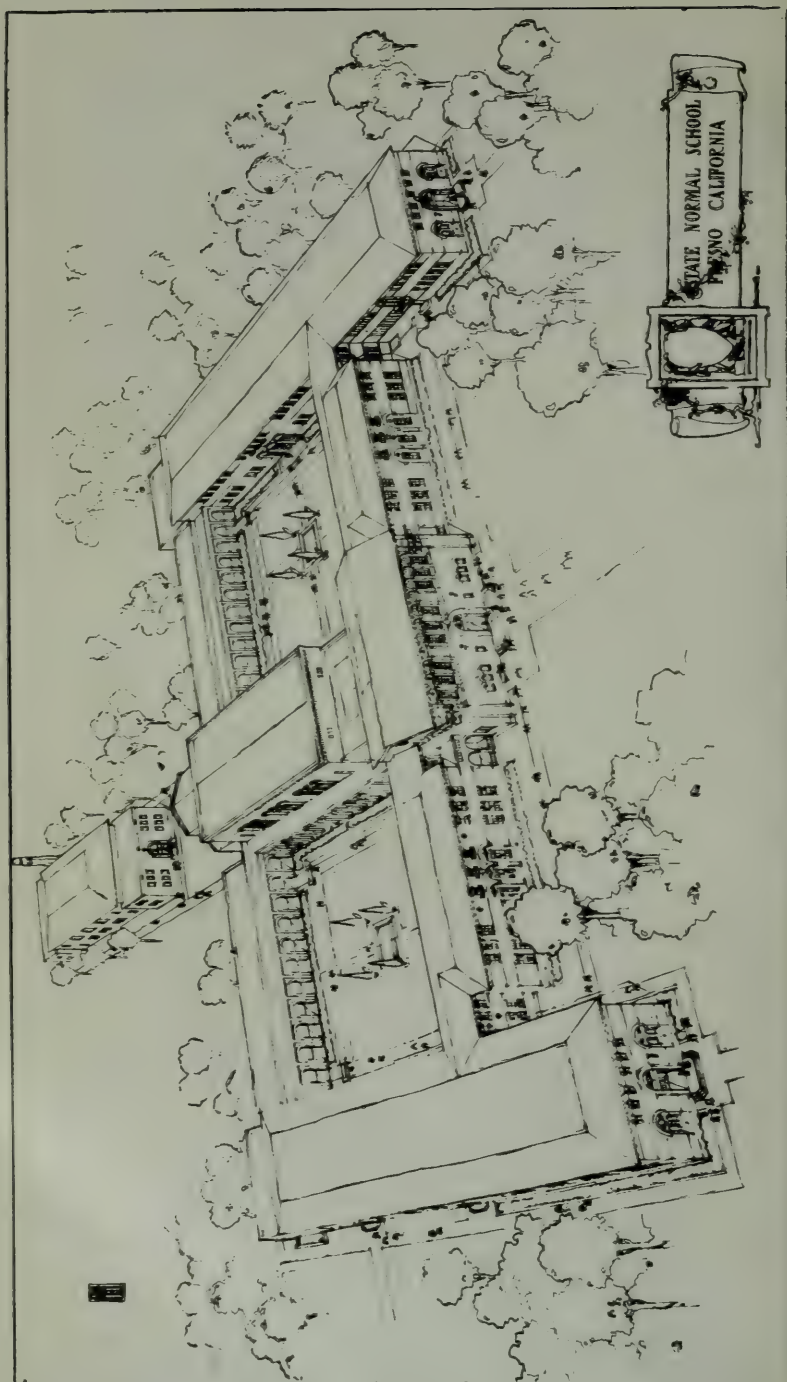


Plate I. Fresno Normal School.





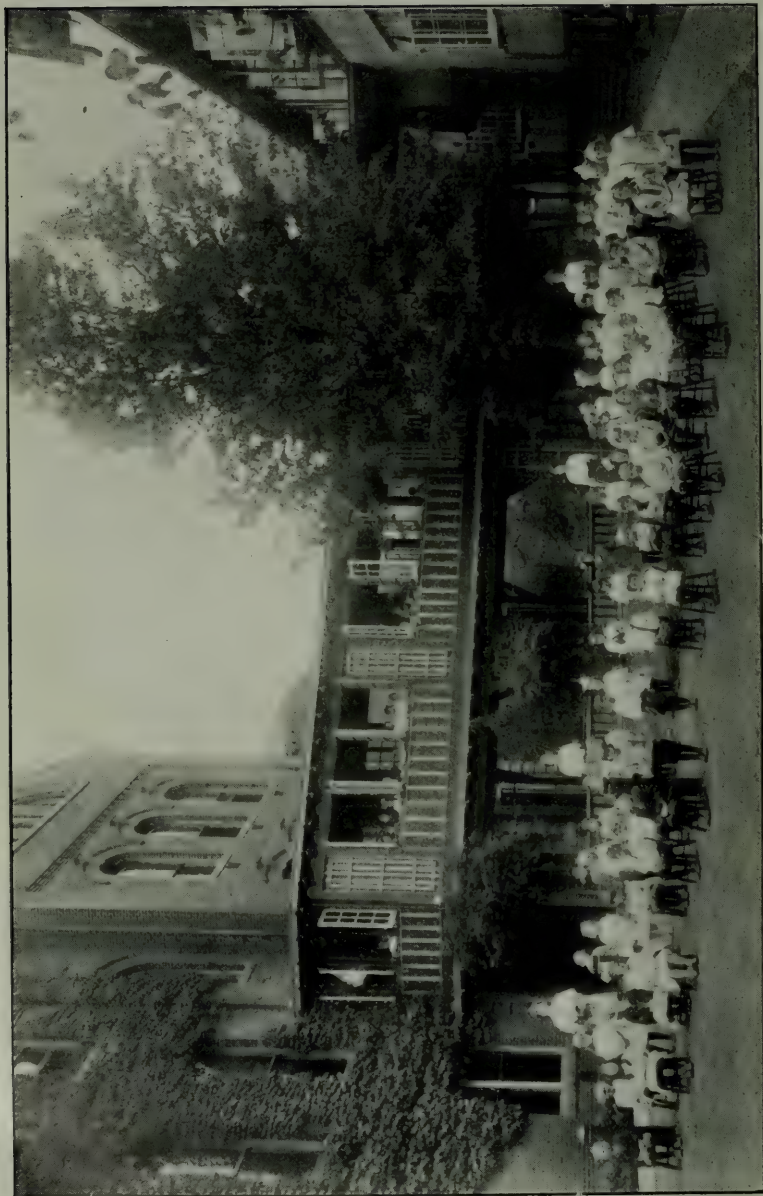


Plate II. Training School, Chico Normal School.





Plate III. Training School, Open-air Class, Chico Normal School.

The orders sent out have averaged about sixty a day, and each order is based upon quotations of price from never less than three competitive dealers. To effect economy in this line a purchasing office is maintained under the direction of a purchasing agent.

The expenditure of several millions of dollars entrusted to the department requires a considerable force of accountants, directed by an auditor.

In addition to those enumerated above, the department has required the services of draftsmen, architectural and structural engineers, surveyors and their crews, superintendents, inspectors, and men in many other capacities, down to cooks, waiters, and roustabouts in the road and river construction camps.

The foregoing list of employments indicates to some extent the varied nature of the department's activities and the extent of the field covered by it. Its duties, as specified by several statutes, are summarized as follows:

To make plans and specifications for all buildings at the various state institutions, to let contracts for and superintend their erection, or, in case satisfactory contracts can not be made, to construct the buildings by day labor. To design and install all heating, lighting, ventilating, refrigerating, water supply, sewerage, and mechanical plants of every nature—whether changes, extensions or original. Survey grounds, lay out walks, drives and roads; provide water supply, irrigation, reclamation, sewer and drainage systems, requiring the design and construction of dams, reservoirs, pipe lines, wells, pumping plants, ditches, sewage treatment and disposal plants and drains.

Design and construct works for the protection of river levees, preservation of navigation and protection from floods.

Conduct research looking to the reclamation of the overflow basins and to effect flood control on the Sacramento and San Joaquin rivers.

Studies of the feasibility of navigable canals and canalization of rivers.

Through the engineering force assigned to the Board of Harbor Commissioners, to design and direct the construction of wharves, piers, buildings and their equipment on the water front of San Francisco.

Location, construction, repair and maintenance of state roads, of which there are nearly 600 miles in the mountain regions.

Through the Highway Commission, the location and construction is being conducted of the system of highways authorized by the eighteen million dollar bond act.

The administration of the Motor Vehicle Act, involving the issue and registry of all licenses for motor vehicles. The issuance of licenses for



the operation of motor vehicles was placed in the Department of Engineering by an act approved May 31, 1913. To handle the matters pertaining to this required the erection of a division especially for that purpose.

By cooperation with the federal government a topographic survey of the state is being made; daily measurements are made of the water flowing in all the principal and many of the minor streams of the state; studies of possibilities for developments of power in the mountains and irrigation in the plains; investigation of the use and abuse of water in irrigation; the quality of waters, etc.

This department is required to cooperate with the engineers of the war department in matters concerning débris control, flood control, and aid to navigation.

The State Engineer is required to investigate and pass upon the feasibility of the enterprise before an irrigation district can be organized. He is a member of the Irrigation District Bond Commission and is required, upon application, to investigate the engineering features of the projects of existing irrigation districts, where the latter desire to have their bonds accepted as state securities, and supervises the construction of works executed with proceeds of validated bonds.

He is ex officio a member of the State Water Commission, created by an act to be approved by the people at the coming election, which body will have control of all water appropriations and the adjudication of water rights.

The State Engineer is required by law to direct the engineering investigations for the Reclamation Board to determine the proper location and sufficiency of proposed reclamation works, so that they shall conform to the plan for the flood control adopted by the state.

Plans for all bridges to cross navigable streams are required to be approved by the State Engineer before they are permitted to be erected.

In addition to the active duties enumerated above, the department conducts an extensive correspondence, answering queries from all over the country seeking information in regard to the extent of drainage, reclamation, irrigation and power developments, and many other lines of progress in the state, and the costs thereof. If the information is at hand or can be obtained it is always furnished. This is done upon the theory that all public offices should be in a measure publicity bureaus, and the dissemination of correct information as to the resources of the state and its advantages is a proper function of all branches of the government.

The department has been called upon by municipalities for advice in regard to sewage disposal; by communities asking for the examination of dams, as to their stability and safety, and specifications to strengthen the same, as well as advice regarding flood protection and stream control in different portions of the state. While these are not duties

enjoined by law upon the department, the State Engineer has always responded to such requests and given such assistance in an advisory way as the department was able to furnish, and it is gratifying to know that such aid has been regarded of value by the recipients.

### PERSONNEL.

At the date of this writing, November 30, 1914, the Department of Engineering is organized as follows:

#### ADVISORY BOARD.

Hiram W. Johnson.....Governor (Chairman)  
 W. F. McClure.....State Engineer  
 J. J. Dwyer.....President State Board of Harbor Commissioners  
 F. W. Hatch.....General Superintendent of State Hospitals  
 Charles D. Blaney (Chairman), N. D. Darlington, Charles F. Stern (succeeded  
 B. A. Towne, resigned).....State Highway Commission

#### CONSULTING BOARD.

Alexander Gordon.....President  
 G. W. Tatterson, Stockton.....M. J. Boggs, Colusa  
 W. J. Smith, Grand Island.....E. S. Brown, Sacramento

#### EXECUTIVE FORCE.

Title	Name	Date assumed office
<i>Executive Office.</i>		
State Engineer .....	Wilbur F. McClure.....	Feb. 12, 1912
Assistant State Engineer.....	Paul M. Norboe.....	May 17, 1907
Secretary .....	Earle Freeman.....	Mar. 13, 1912
Stenographer and Clerk.....	Lucy K. Adams.....	April 1, 1912
Stenographer and Clerk.....	Henrietta Burt.....	May 16, 1913
Porter and Messenger.....	George J. Scully.....	Dec. 1, 1912
<i>General Engineering.</i>		
Civil Engineer .....	E. D. Nickerson.....	April 18, 1912
Engineer Flood Control.....	E. A. Bailey.....	June 1, 1912
Engineering Draftsman.....	Edward Goodwin.....	May 27, 1907
Superintendent of River Work.....	W. W. Wooldridge.....	Jan. 1, 1908
<i>Harbor Commission.</i>		
Assistant State Engineer.....	Jerome Newman.....	Aug. 8, 1912
Engineering Draftsman.....	A. W. Nordwell.....	Feb. 1, 1913
<i>Highway Commission.</i>		
Highway Engineer .....	A. B. Fletcher.....	

#### ACCOUNTING DIVISION.

Title	Name	Date assumed office
<i>Auditing Section.</i>		
Auditor .....	J. H. Clarke.....	Nov. 11, 1911
Filing Clerk .....	Charles Johnston.....	April 1, 1909
Filing Clerk .....	J. C. McCalmont.....	Mar. 26, 1912
Clerk .....	A. J. Adams.....	April 15, 1912
Clerk .....	N. E. White.....	April 15, 1912
<i>Purchasing Section.</i>		
Purchasing Agent .....	H. A. French.....	Feb. 13, 1912
Clerk .....	C. O. Palm.....	July 11, 1911
Stenographer .....	Anna Gates.....	June 1, 1914
Stenographer .....	Sadie I. McGorvin.....	April 1, 1914
Messenger .....	Leland Ayer.....	Mar. 23, 1914

## ARCHITECTURAL DIVISION.

Title	Name	Date assumed office
State Architect .....	George B. McDougall.....	Aug. 22, 1913
Architectural Designer .....	Charles F. Dean.....	Sept. 23, 1911
Chief Draftsman .....	James S. Dean.....	Aug. 1, 1912
Stenographer .....	Grace E. DuFour.....	Aug. 1, 1913
Stenographer .....	Elsa Koch.....	Mar. 25, 1914
Messenger .....	Harold McMillan .....	Oct. 1, 1914
<i>Designing Section.</i>		
Architectural Draftsman .....	R. E. Backus.....	Sept. 1, 1912
Architectural Draftsman .....	O. R. Baxter.....	Aug. 2, 1909
Architectural Draftsman .....	W. A. Baumberger.....	Aug. 24, 1914
Architectural Draftsman .....	P. W. DeLongchamps.....	Aug. 11, 1913
Architectural Draftsman .....	J. G. Heath.....	Feb. 1, 1913
Architectural Draftsman .....	W. E. Hough.....	Aug. 11, 1913
Architectural Draftsman .....	Walter J. Long.....	Nov. 20, 1912
Architectural Draftsman .....	W. J. Mellin.....	Aug. 3, 1914
Architectural Draftsman .....	H. E. Mackie.....	May 11, 1914
Architectural Draftsman .....	C. P. Pierson.....	Jan. 20, 1913
Architectural Draftsman .....	Frederick Ruckh.....	Mar. 17, 1914
Architectural Draftsman .....	W. A. Stone.....	Aug. 3, 1914
Architectural Draftsman .....	Leroy F. Sherwood.....	Jan. 1, 1913
Architectural Draftsman .....	Henry E. Sterry.....	Jan. 1, 1913
Architectural Draftsman .....	V. S. Stimson.....	Aug. 25, 1913
Architectural Draftsman .....	A. R. Widdowson.....	July 17, 1911
Architectural Draftsman .....	W. J. Young.....	May 18, 1907
Blue Printer .....	Frank J. Butler.....	Jan. 1, 1912
<i>Structural Section.</i>		
Structural Engineer .....	Clarence H. Kromer.....	Feb. 16, 1913
Structural Draftsman .....	H. E. Lowe.....	Aug. 10, 1914
Structural Draftsman .....	V. B. Stanbury.....	Nov. 9, 1914
<i>Mechanical Section.</i>		
Mechanical Engineer .....	L. B. Luppen.....	Aug. 1, 1912
Assistant Mechanical Engineer .....	H. H. Blee.....	April 10, 1913
Mechanical Draftsman .....	C. A. Henderlong.....	April 28, 1914
Mechanical Draftsman .....	P. H. Steiner.....	Oct. 19, 1914
Mechanical Draftsman .....	A. J. Zschokke.....	Jan. 7, 1914
Mechanical Draftsman .....	J. Zipf.....	April 27, 1914
<i>Electrical Section.</i>		
Electrical Engineer .....	G. D. Jones.....	Oct. 1, 1912
Electrical Draftsman .....	G. M. Simonson.....	Sept. 22, 1913
<i>Testing Section.</i>		
Testing Engineer .....	E. D. Griffith.....	Mar. 22, 1909
Assistant Testing Engineer.....	H. M. Clifford.....	Aug. 3, 1914

## MOTOR VEHICLE DIVISION.

Title	Name	Date assumed office
Superintendent .....	W. R. Ormsby.....	Aug. 20, 1913
Assistant Superintendent .....	W. S. Goble.....	Oct. 15, 1911
Chief Clerk .....	A. J. Healey.....	Sept. 1, 1913
Assistant Clerk .....	Lolita Jodon.....	Oct. 9, 1914
Filing Clerk .....	E. F. Peterson.....	Feb. 23, 1914
Registry Clerk .....	G. E. Baugh.....	June 1, 1914
Shipping Clerk .....	W. R. Bowen.....	Sept. 15, 1914
Assistant Shipping Clerk .....	M. L. Stone.....	Nov. 9, 1914
Transfer Clerk .....	M. P. Stone.....	June 8, 1914
Clerk .....	S. L. Blodgeth.....	Sept. 21, 1914
Stenographer .....	A. G. Bird.....	Sept. 1, 1913
Stenographer .....	Edith Krause.....	Mar. 1, 1914
Stenographer .....	Irma Russell.....	July 15, 1914
Stenographer .....	Mrs. Laura N. Shaw.....	July 15, 1914
Stenographer .....	Nell Stephens.....	Mar. 1, 1914
Messenger .....	John Frankhauser.....	Dec. 26, 1913
Messenger .....	George J. Scully, Jr.....	Jan. 1, 1914

In addition to the above, which constitutes a permanent force required for the orderly conduct of the various duties devolving upon the Department of Engineering, there is a large number of semi-permanent and temporary employments such as road engineers, foremen and laborers, teamsters, cooks, etc., employed on mountain roads during the summer; foremen, laborers, cooks, etc., employed from time to time on river work; draughtsmen, tracers, computers, inspectors, etc., required in the architectural division during rushes of work, and extra clerks and stenographers in the motor vehicle division near the end of each year to prepare and ship new license plates to automobile owners.



## STATE INSTITUTIONS.

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The state institutions for which the services of the department of engineering are required under the law, are as follows:

### **Educational.**

Chico State Normal School.  
Fresno State Normal School.  
Humboldt State Normal School, Arcata.  
Los Angeles State Normal School.  
San Diego State Normal School.  
San Francisco State Normal School.  
San Jose State Normal School.  
Santa Barbara State Normal School of Manual Arts and Home Economics.  
San Luis Obispo State Polytechnic School.

### **Eleemosynary.**

California Institution for the Deaf and the Blind, Berkeley.  
Industrial Home of Mechanical Trades for Adult Blind, Oakland.

### **State hospitals.**

Agnews, Agnew, Santa Clara County.  
Mendocino, Ukiah, Mendocino County.  
Napa, Napa, Napa County.  
Norwalk, Norwalk, Los Angeles County.  
Southern California, Patton, San Bernardino County.  
Stockton, Stockton, San Joaquin County.  
Sonoma State Home (for feeble-minded children), Eldridge, Sonoma County.

### **Punitive.**

State Prison, Folsom, Sacramento County.  
State Prison, San Quentin, Marin County.

### **Reformatory.**

Preston School of Industry, Ione, Amador County.  
Whittier State School, Whittier, Los Angeles County.  
California State Reformatory, Yountville, Napa County (not yet established).  
California State School for Girls, Ventura, Ventura County.

**Military.**

Veterans' Home, Yountville, Napa County.  
State Arsenal and Armory, Sacramento.  
State Armory, San Francisco.  
State Armory, Los Angeles.

**Miscellaneous.**

State Capitol, building and grounds, Sacramento.  
Governor's Mansion, Sacramento.  
State Printing Office, Sacramento.  
State Fair, buildings and grounds, Sacramento.  
Sutter's Fort, buildings and grounds, Sacramento.  
Harbor Front, wharfs, piers and buildings, San Francisco.  
Mission Solano, Sonoma County (restoration).  
Los Angeles Exposition Building, Los Angeles.  
State Office Buildings, Sacramento (authorized, not commenced).  
State Office Buildings, San Francisco (authorized, not commenced).

**Architectural service at state institutions.**

All work of the department pertaining to state buildings, whether relating to the preparation of plans and specifications, or erection and installation, including mechanical plants of every kind, is executed by the architectural division of the department, and a review of the work, accomplished by that division will be found under the appropriate caption.

**Engineering service at state institutions.**

Whenever improvements are contemplated at an institution, whether it be a new building, or whether water pipes, sewers, walks or drives are to be extended, the first thing needed is a topographic map, showing the location of existing buildings and all the natural and artificial topographic features of the grounds. To meet this demand the department has from time to time executed surveys at several institutions and constructed maps thereof, so that now the department possesses such maps of nearly all state institutions.

The engineering service executed since its last biennial report, other than that performed under the direction of the architectural division, has been as follows:

**Veterans' Home.**

*Water supply.*—This ever present question at public institutions reached an acute stage at this home. The ordinary domestic supply is obtained from wells and is pumped into tanks situated on a hillside above the buildings. This is supplemented for irrigation by a supply

from a reservoir three fourths of a mile up a rocky ravine. The dam forming this reservoir is a "rock fill" dam sixty feet high. It was built several years ago, to a height of fifty feet, but failed to hold the water. Several attempts were made to render it water tight, but without success. When the Department of Engineering came into existence in 1907, the dam was remodeled. The old lumber skins (of which there had been three, put on one above another) were removed and a concrete facing put on, well trenched into the bedrock. The dam was also raised ten feet in height, and when the water came the reservoir filled to the top, whereas sixteen feet had been the greatest depth held before. The reservoir is fed by the canyon in which it is situated but, having a very limited watershed, the stream ceases to run almost by the time irrigation begins, so that one filling is all that can be obtained, although the stream is estimated to flow an amount about twice the capacity of the reservoir, which is 22,000,000 gallons.

A representative of this department made an examination of every canyon and ravine or flat of the estate. Several places had been recommended as suitable reservoir sites, but none were found which appeared to the professional mind as being well adapted for the purpose. There are several locations where storage may be found; one a short distance above the present reservoir and one or two below, but none possessing capacity commensurate with the probable cost.

The dry summer of 1912 curtailed the supply of water to a point that entailed actual discomfort. The reservoir was entirely exhausted; the wells ceased to furnish their wonted flow, and despite the practice of the utmost economy in the use of water, lawns, trees, and shrubbery showed plainly the effects of drought. Water for baths, laundry, and flushing was restricted to the lowest possible limit, and yet it seemed that suffering must ensue unless relief was quickly found. The commandant and the engineer of the power plant had discovered that several wells in the valley just off the lands of the Home were reported to be capable of furnishing large quantities of water and suggested that a well in the same vicinity might yield a supply.

There being no appropriation available it was imperative that whatever relief could be found must be such as could be provided at a cost within such limited amount as could be spared from the contingent and maintenance funds of the institution.

Upon request, this Department investigated the matter and recommended the excavation of a large pit at the border of the property of the Home, in a position where the configuration of the ground indicated that the same underground stream should be encountered which furnished the wells of known good flow.

An elliptical pit 20 by 30 feet in dimensions and about 30 feet deep was dug and curbed with a rock wall all around. A pump and motor were installed and a pipe line laid connecting into the piping system at the buildings, which enabled a fair supply of excellent water to be obtained.

This expedient, while relieving the drought conditions, is an expensive one to operate, requiring the pumping of the water through pipes more than half a mile and against a head of about 170 feet, all of which is expensive.

The state had acquired a large tract of land known as the Frye Ranch, some four miles away. Upon this property is a perennial stream affording more water than the land will be able to utilize for a long time. An appropriation was made to lay a pipe line to convey a portion of the water to the Veterans' Home. The amount of the appropriation, \$12,000, was determined without consulting the Department of Engineering, and without sufficient data as to the requirements. It had been supposed that a 4-inch pipe about four miles long would be required, which could have been installed for the funds appropriated, but when the surveys were made by the Department it was found that six miles of pipe would be required to reach a point sufficiently high to force the required quantity of water through a 6-inch iron pipe.

It was found, however, that a wood-stave pipe, five inches in diameter would deliver the required quantity and could be installed for a sum within the appropriation. That type was adopted and the Home now has a daily supply of more than 100,000 gallons in addition to its former supply from wells and storage.

*Sewer system.*—Formerly the sewage of the Home was discharged into a ravine which traverses the lowlands and discharges into Napa River. This practice resulted in creating a nuisance which the health authorities ordered to be abated.

Appropriations have been made from time to time, which have enabled the Department to gradually improve conditions by first constructing hydrolytic tanks for the liquefaction of the sewage, followed by the addition of treatment apparatus, and finally the relaying, during 1914, of a complete system of sewer pipes to take the place of the old system, which was extremely faulty in design and construction.

The present plant is operated satisfactorily.

#### **Stockton State Hospital.**

*Flood protection.*—The hospital possesses a farm about two and one half miles north of Stockton, which lies along the Calaveras River. The land is protected from the waters of this river and from the back water of the San Joaquin River by levees enclosing it on three sides.



But the banks of the Calaveras River several miles upstream are not provided with adequate levees, and a recently constructed canal, made by the Federal Government to divert the water of Mormon Slough into the Calaveras River, brings so much water from the slough that the river is engorged and overflows its banks. The escaping water follows depressions in the plains over and across intervening lands, and in a flood during the spring of 1909 it accumulated on the farm of the state hospital against the levees, and destroyed the trees of quite a large fruit orchard. The accumulated waters here broke the levee and flowed thence into the San Joaquin River.

An effort was made to enlist the cooperation of adjoining land owners in adopting protective measures, but without success. A means of obtaining relief was later found, which is described in a following chapter discussing river work.

#### **Agnews State Hospital.**

*Water supply.*—The supply of water for domestic use and irrigation is obtained from artesian wells. The principal well, and the one which furnished the domestic supply is near the power plant. The water is pumped into tanks 84 feet above the ground. The summer of 1912 was noted as being one of the driest seasons recorded. The flow from all the wells declined to such an extent that the reserve for fire purposes was seriously threatened. A representative from the Department suggested some temporary expedients for conserving the supply available, which were successful in carrying the institution over the dry season.

The following season, the water supply being inadequate for all purposes, an air-lift was installed in the well at the power house, which increased the supply from this well sufficiently to meet all demands.

*Drainage.*—The outfall sewer at this institution is a 12-inch pipe discharging into a slough four or five miles away, and thence into San Francisco Bay. The pipe is too small to carry more than the sewage, and when the roof drains of the buildings were connected into it the pipe was taxed beyond its capacity. In 1912 a system of surface drains was devised and installed which has taken care of the water from roofs and walks in a satisfactory manner.

*Soil Drainage.*—A large portion of the estate of this hospital is low and swampy in character, producing but a meager quantity of inferior stock feed. The soil would be quite productive if it were thoroughly drained. Some years ago drain tiles were laid in a portion of it, but they were not judiciously placed and have not proven successful. In 1912 a plan was formulated, but lack of funds prevented its being installed. The reclamation of so much land which is so nearly valueless in its present state should be given earnest consideration.



Plate IV—A. Conservatory, Capitol Park, Sacramento.



B. Nursery for Boys, Sonoma State Home.



C. Ward 25, Stockton State Hospital.





Plate V—A. Recreation Hall, Napa State Hospital.



B. Farm Cottage for Males, Mendocino State Hospital.



C. Laundry, Southern California State Hospital.





**Mendocino State Hospital.**

*Dam and Reservoir.*—The legislature of 1911 appropriated the sum of \$12,500 for the construction of a dam to create a reservoir in a canyon about two and one half miles from the hospital upon land which the institution had secured some years ago for the purpose of protecting the watershed supplying two other reservoirs on the same creek. For a description of the dam the report of 1912 is here quoted.

Excavation for the foundation began in the summer of 1911, and most of the site was stripped down to bedrock. In excavating for foundation, it was found that rock which had been supposed was bedrock, proved to be a broken mass which had been deposited by a slide from the mountain side. Extensive explorations were necessary to determine the extent of it, which proved so great that much of the appropriation was expended in reaching material which was acceptable for a foundation. Such was found, however, but at a depth in places, of more than forty feet from the ground surface.

The dam designed is a concrete, gravity section, overflow type. An abundance of hard trap rock is found within a hundred feet of one end of the dam, which is broken out and run in a chute down to the rock crusher. The maximum height from base to crest will be 63 feet, length on crest 350 feet, width of base 38 feet, crest 4 feet.

The outlet is an opening 36 inches wide by 42 inches high, controlled by an iron sluice gate operated from the top of the dam by a screw stem and gearing.

Waste, in excess of the capacity of the outlet to care for, will pour over the crest in a broad sheet only a few inches deep, so no special provision is made for that. A 24-inch pipe is laid through the dam at the level of the outlet to provide means of conveying water under pressure to the hospital, should this be found desirable. This can be easily done by extending a pipe which now takes water from another reservoir about four thousand feet below this dam. This pipe will be closed until a connection shall be made.

The storage capacity of the reservoir is estimated at 45,000,000 gallons. This, in connection with 8,000,000 gallons held by the reservoir below, should provide ample supply for any extension of the institution likely to occur in many years.

The legislature in 1913 appropriated an additional sum of \$12,500, and the work of construction has gone steadily on whenever weather conditions would permit.

The concrete work is up to the 50-foot level. Outlet works are in place.

The work has been done almost wholly by the labor of patients under the direction of F. C. Handy, steward of the hospital, who has represented the Department in all of this work.

*Sewerage.*—The method of sewage disposal at this institution is broad irrigation after the sewage has been liquefied by passing through a hydrolytic tank. At the farm, situated something more than a mile from the hospital, new cottages have been recently erected which necessitated the installation of a separate sewer system, including a small hydrolytic tank. This was completed last year under Mr. Handy's direction.

**Napa State Hospital.**

*Tide Land Reclamation.*—This hospital owns a tract of land lying along the bank of the Napa River, embracing about 380 acres, which is subject to overflow from high tides and from flood water of Tulucay Creek, which traverses it. Two years ago the Department formulated a plan for its reclamation. The legislature of 1913 appropriated \$10,000 for the purpose, with which sum the project has been completed. This adds more than 380 acres of tillable land to the domain of the hospital. The plan as carried out consisted of changing the channel of Tulucay Creek so as to run across the north end of field and empty into Napa River near the station Imola on the Southern Pacific Railroad; constructing a levee along the south bank of the new channel and extending along the left bank of the river to the original mouth of the creek, thence up the right bank of that channel nearly to the railroad bridge across it, where a dam was placed in the creek and extending to high land on the east side.

This places a levee or dike entirely around the low side of the land, thus shutting out the flood water of Tulucay Creek and the tidal flow of Napa River.

To effect the change in the channel of the creek it was necessary for the hospital to purchase a small tract of about two acres at the mouth of the new channel, and for the railroad to build a trestle across the channel and raise its track about three and one half feet. The cost of the entire work was \$10,621.61, including several hundred dollars paid for a right of way that had been verbally promised to be given free and was not included in the original estimate.

**Southern California State Hospital.**

*Railroad Spur.*—It became desirable to have a spur track extended from the main line of the Atchison, Topeka and Santa Fe Railroad Company to the new power house of the institution for the ready delivery of fuel and other commodities.

The railway company and the hospital management failing to arrive at an agreement in the matter, it was referred to the Railroad Commission and Board of Control. An engineer from the Department of Engineering representing the Board and an engineer from the Commission met the representatives of the railway company and agreed upon all disputed points, settling the controversy.

**Norwalk State Hospital.**

*Topographic Survey.*—A survey and contour map of the estate of this institution has been made which has proved useful in selecting building sites.

*Sewerage.*—A general plan for sewage disposal has been worked out and the drawings partially prepared.

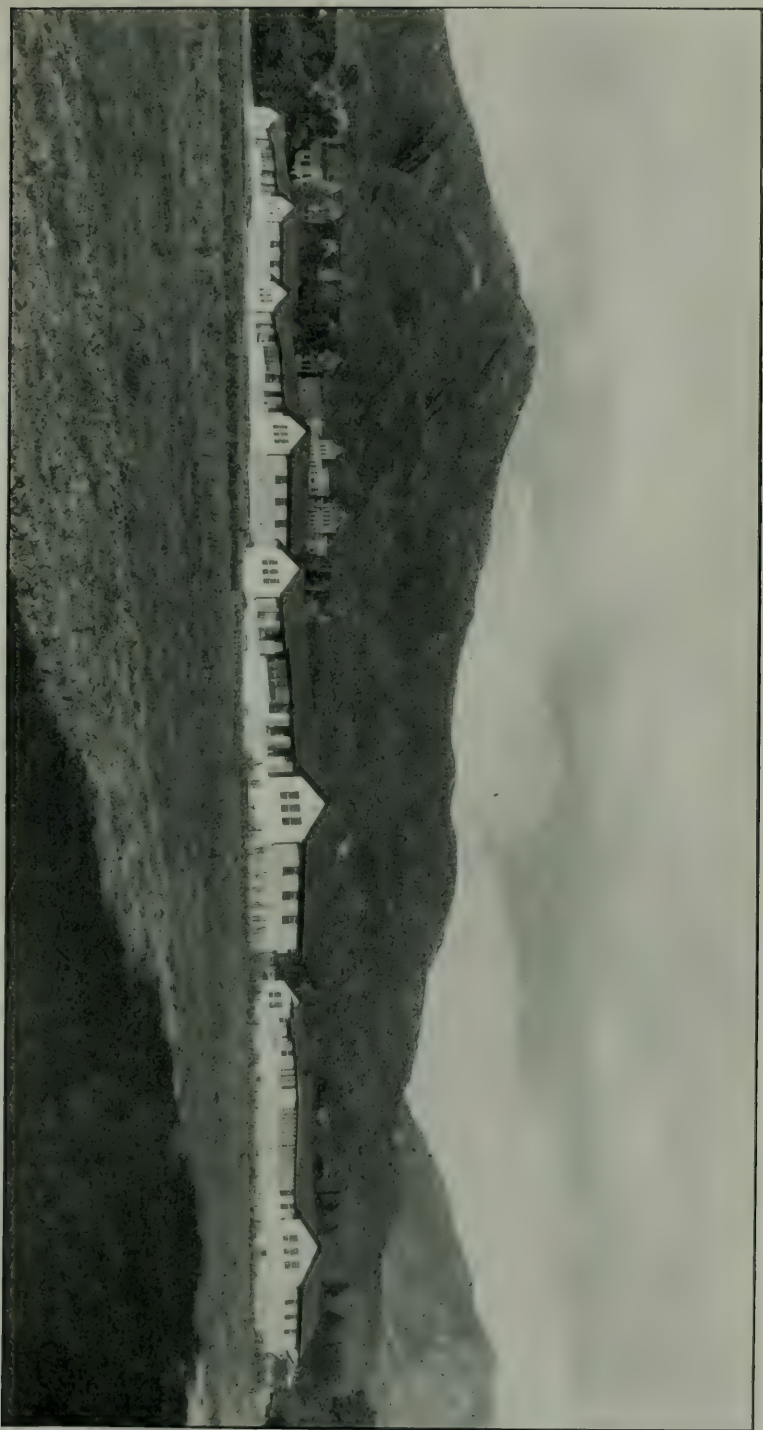


Plate VI. Southern California State Hospital (General view).







Plate VII. Cottages, J, K, L and M, Southern California State Hospital.



**Ventura State School for Girls.**

This institution, provided for by an act of the legislature of 1913, was located two miles from the city of Ventura, Ventura County.

*Topographic Survey.*—A survey has been made of part of the grounds sufficient to enable the location of buildings to be made.

*Roads.*—A road from the main highway to the building site is being constructed.

**Sonoma State Home.**

*Water Supply.*—The water for domestic use at this institution is obtained from several springs in the wooded ravines of the hills in the western portion of the estate. The water, which is of most excellent quality, is conveyed in iron pipes to two concrete tanks of about 1,000,000 gallons capacity, each situated on a hill about 150 feet in elevation above the grounds of the Home. From these tanks it is distributed to the buildings and grounds. For many years this source furnished sufficient water for domestic purposes and also for irrigating the lawns, but with an increase in population the supply became inadequate.

In 1910 the Department constructed an earthen dam across the lower end of a small valley in the hills about a mile back of the home, creating a reservoir with a capacity of about seventy-five acre feet. The material available for its construction at the site of the dam is a residual soil formed by disintegration in place of the volcanic rock abounding in this region. The soil is of a clayey nature and extremely incoherent when wet. Recognizing its unstable character, a "puddle core" was introduced consisting of sand and gravel hauled from the bed of Sonoma Creek, two miles away and 370 feet lower elevation. The sand and gravel being mixed with a proper proportion of the local soil, made a very impervious corewall.

In 1911 the height of the dam was raised five feet, its design contemplating that and providing for another five-foot raise if required.

The watershed directly tributary to the reservoir does not ordinarily furnish sufficient runoff to fill it, but ditches have been constructed from two creeks draining adjoining watersheds which will enable the reservoir to be readily filled to its capacity.

A separate pipe system was installed connecting the reservoir to the sprinkling system at the grounds without letting any of this surface water into the domestic supply.

The season of 1912 was unusually dry and, notwithstanding the supply from the reservoir, much inconvenience was felt. A temporary installation of a pump and well in the creek bottom delivering water into the irrigating pipes carried the institution through that season.



The vegetable gardens are situated on the opposite side of Sonoma Creek Valley from the home, and more than a mile away, with a low ridge between.

Irrigation is required for the production of most vegetables grown here, and water for this purpose is obtained from some small springs. During the series of dry years since 1909 these springs have gradually decreased their flow until it became necessary to obtain water from some other source.

A pump operated by a gasoline engine was installed in Sonoma Creek, and a 4-inch pipe laid over the ridge mentioned to a point above the gardens whence the water is distributed.

With all of these expedients the consumption, particularly for domestic use, is so nearly the limit of the supply that it causes much concern, especially in view of the certain need for enlarging the institution.

The legislature in 1913 appropriated \$10,000 for additional water supply, and this is being expended in boring a well in the valley. The well has reached a depth of 350 feet, intercepting two or three small flows of water, but not sufficient for its purpose. Provision is made in the contract to bore to a depth of 700 feet if it be found necessary. It is not possible to predict from the formations exposed that an abundant supply will be reached, but the attempt will be continued with hopes for success.

*Sewerage.*—The sewer system here was constructed many years ago when the population was small and housed in but few buildings. The location of the pipes was not well chosen to meet the demands created by the rapid growth of the institution.

The method of disposal of the sewage was designed by one not versed in sanitary science. It is wrong in principle and has always given trouble.

The last legislature appropriated \$5,500 for the purpose of remodeling the system. A hydrolitic tank is being constructed with provision for chemical treatment of the effluent, and new lines of pipe laid to take the place of badly located lines, the entire scheme of which is arranged for enlargement to meet the requirements of future expansion of the home.

*Roads and Drives.*—The estate of the home comprises about 1,700 acres, nearly all of which is rolling or hilly, the highest portions being nearly a thousand feet above the grounds about the main buildings.

The hay fields as well as some of the best orchard lands are in the uplands, so that much hauling is required from here. The roads are very steep in many places. The soil is easily eroded and when wet



Plate VIII. Cloistered Shelter, Exercise Yard, Male Wards, Mendocino State Hospital.



is given to sliding in masses. Its unstable character, coupled with the steep gradients, make the roads difficult to maintain, and hard to haul over in wet weather.

A group of cottages has been built on a hill overlooking the main buildings and about eighty feet above them. A new road was laid out to them and constructed during the past summer. A method of surfacing was introduced which it is hoped will improve the roadway. Sand and gravel were hauled from the creek bed and thoroughly mixed with the local clay soil, laid on proper grade with gutters to carry away the rainwater. Constructed in this manner, it is hoped a good roadbed will result.

#### **State Fair Grounds.**

An act approved June 6, 1913, appropriated \$10,000 to be used for the disposal of drainage and sewage from the State Fair Grounds at Agricultural Park, Sacramento.

Owing to the absence of any sewers or means of public disposal of sewage in the portion of the city where the fair grounds are situated, sanitary conditions were extremely bad, and growing worse at each recurrence of the State Fair.

In preparation for the fair to be held in September, 1913, there being no sewer in the vicinity of the fair grounds, a temporary system was installed consisting of hydrolitic tanks and cesspools, with an over-discharge into a drain that led out of the grounds.

The unprecedentedly large attendance at the fair taxed the system beyond its capacity, and the discharge through the drain mentioned created a great nuisance in nearby neighborhoods.

To avoid a repetition of these conditions in 1914, prior to the beginning of the State Fair, a pipe line of 4-inch screwed pipe was laid from the hydrolitic tank to connect into a force line from the county hospital, 2,000 feet away, which line in turn connected into the city sewers more than half a mile distant. An electrically driven centrifugal pump was installed to force the sewage through the pipe, and all sewers were disconnected from the drain and connected into the tanks. The expedients sufficed, but the plant was taxed to its utmost.

It is hoped that before another season shall arrive the city's systems will have reached the neighborhood of the grounds, so that all sewage may be discharged directly into them.



## THE ARCHITECTURAL DIVISION—REPORT OF OPERATIONS

From November 1, 1912, to October 31, 1914.

By GEORGE B. MCDOUGALL, State Architect.

The Architectural Division of the Department of Engineering does all architectural work, structural engineering and mechanical engineering, which latter includes power plant, heating, ventilating and electrical engineering, as required in connection with all new construction and all repair work at thirty-two different state institutions, which have a combined population in students, patients and prisoners of about twenty thousand.

There were authorized in 1913 eighty-five appropriations aggregating \$3,058,405 for building construction at these various institutions, and, in addition to this, estimates from the several boards of management have been approved during the past two years for fifty-one different pieces of construction, aggregating in cost \$163,973.81; this added to the amount of the appropriations makes a total of \$3,222,378.81 for one hundred and thirty-six different pieces of work.

There is necessarily a considerable amount of office work done in connection with proposed construction at these various institutions that is never carried through and is not taken into account in the above figures. In addition to this, it is impossible for us to deny requests for counsel and advice from the various institutions, and the aggregate amount of time given during a biennial period to consultations, making of sketches and general assistance is very considerable.

Of these one hundred and thirty-six pieces of work referred to above, twenty-seven were of a value less than \$1,000; seventy-two between \$1,000 and \$12,500; sixteen between \$12,500 and \$20,000; twelve between \$20,000 and \$50,000, and nine over \$50,000.

The extremely large proportion of work of small cost, as indicated by the figures just given, together with work in connection with proposed construction never erected and the large amount of time consumed in advisory consultation, already referred to, make the average percentage of cost for our office work higher than would be the case otherwise.

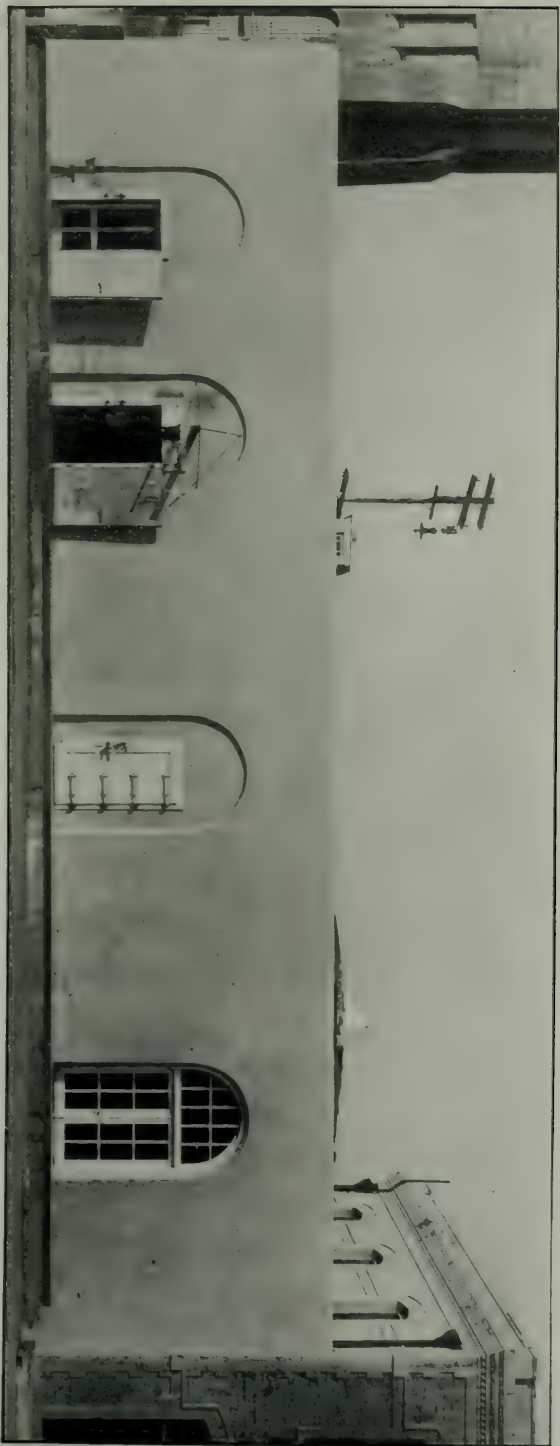


Plate IX. Ice Plant (front), San Quentin State Prison.







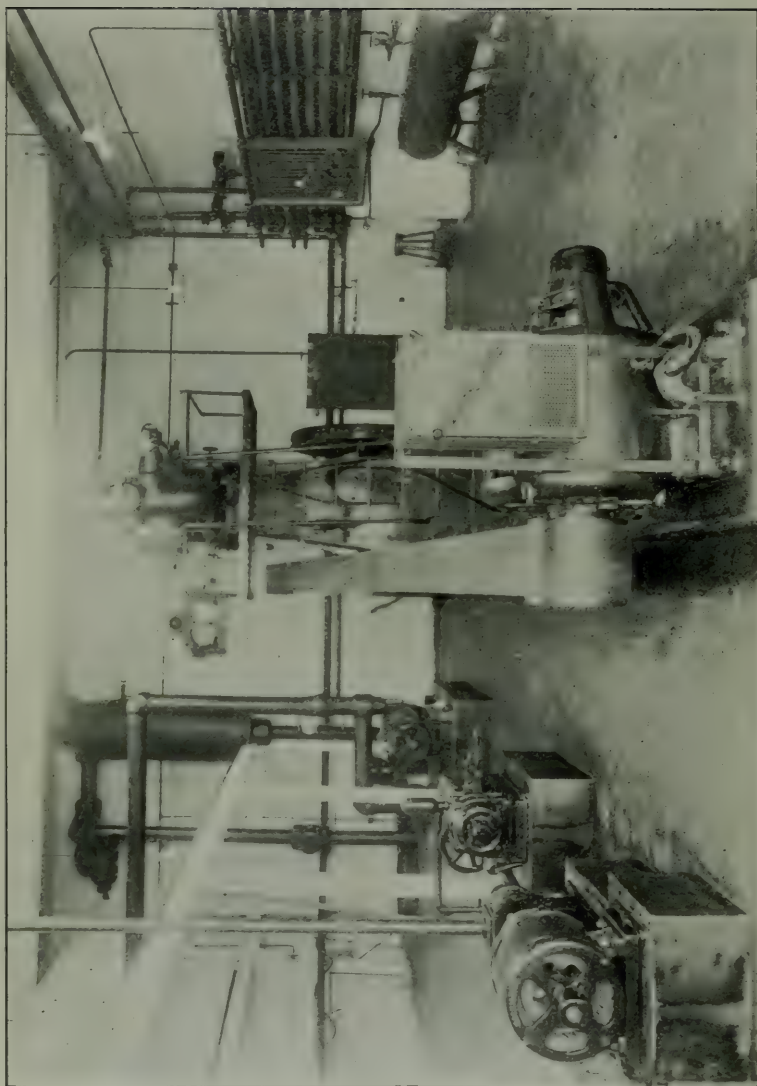


Plate X. Ice Plant, San Quentin State Prison.

For the purpose of indicating in detail the cost of our work, a list of forty items fairly representing the total of one hundred and thirty-six, is given at the end of this report. The total cost of these forty pieces of construction as shown by our books is \$1,238,471, the expense of our office work \$51,378.40 or 4.14 per cent of the total, and the expense for inspection \$7,749.13 or 0.51 per cent of the total. Since some work still remains to be done in connection with a few items on the list referred to, the above percentages should be respectively 4.50 and 0.75 per cent.

Some conditions that have tended to keep maintenance cost up have been and are still being gradually removed. The office is now a better organization and is operated under a better system than at any time heretofore. The several branches of work are coordinated and a high degree of efficiency is obtained. Our quarters in the Capitol have been insufficient and quite unsatisfactory in other important particulars; this is to be remedied by our removal about January 1, 1915, to ample and satisfactory quarters in the Forum building.

The schedule of proper minimum charges of the American Institute of Architects, which schedule today governs the practice of all our best architects, makes 6 per cent of the total cost the architect's minimum compensation in any case, and where the work is of small cost, and in connection with the remodeling of existing buildings, 10 per cent and sometimes 15 per cent of the cost is paid; the institute's schedule also provides that the owner, in addition to this percentage payment, shall defray the expense (amounting to about 1 per cent of the total cost) involved in securing special expert service covering structural engineering and mechanical engineering, which latter includes power plant, heating, ventilating and electrical engineering (all of which items are included in the 4.50 per cent above mentioned), also the expense involved in the continuous service at the building site itself, of a clerk of works or superintendent of construction, which corresponds to our expense for inspection.

It appears, from this last statement, that the Department of Engineering is doing the work at a cost more than 2 per cent less than the minimum fee established by the American Institute of Architects; there is no reason, however, why the Department should be expected to do the work properly and keep the cost below the fees charged in private practice.

The state should have the best work in architecture as well as along all other lines. The Division of Architecture is securing this kind of work about as follows:

A full appreciation of the building needs of the various state institutions is secured by frequent consultation with the executive heads and boards of management and by frequent visits of the State Architect and his assistants to the institutions.

The designers in charge of the planning and designing of the buildings, from having been in the state's employ for a considerable length of time, have become specially expert as to the building needs of the state institutions and the best methods of meeting them.

An ample force of draftsmen, architectural, structural, mechanical and electrical, is employed, with the result that working drawings, large scale drawings and full size details, as the basis for bids and contract, are thoroughly complete; this is true also of the specifications which form a part of the basis for bids and contract; the specification writers keep in continuous touch with the market as to all building materials. Since our mechanical and electrical engineers, structural designers and specification writers, also our cost estimators, work in conjunction with our architectural men, all employees being under the continuous charge of the heads of the several departments, we are especially well situated to secure perfect and complete sets of working drawings and specifications with a minimum of lost motion.

Our drawings more clearly delineate all the details of construction than the drawings which the average architect provides, and on account of the clearness of our drawings and specifications, bidders are able to estimate more closely the cost of the work; the lower bids run very close to each other in practically every case.

The above conditions as to drawings and specifications, taken together with the continual presence at building sites of competent inspectors, make it possible for us, with the least friction and expense, to secure the completed buildings in accordance with the contract agreements. We are greatly assisted in securing this result on account of the services of our testing engineer, who cares for the analysis and testing of materials entering into the construction of buildings, where such analysis and test are necessary to eliminate doubt as to whether quality and combinations of materials agree with specification requirements.

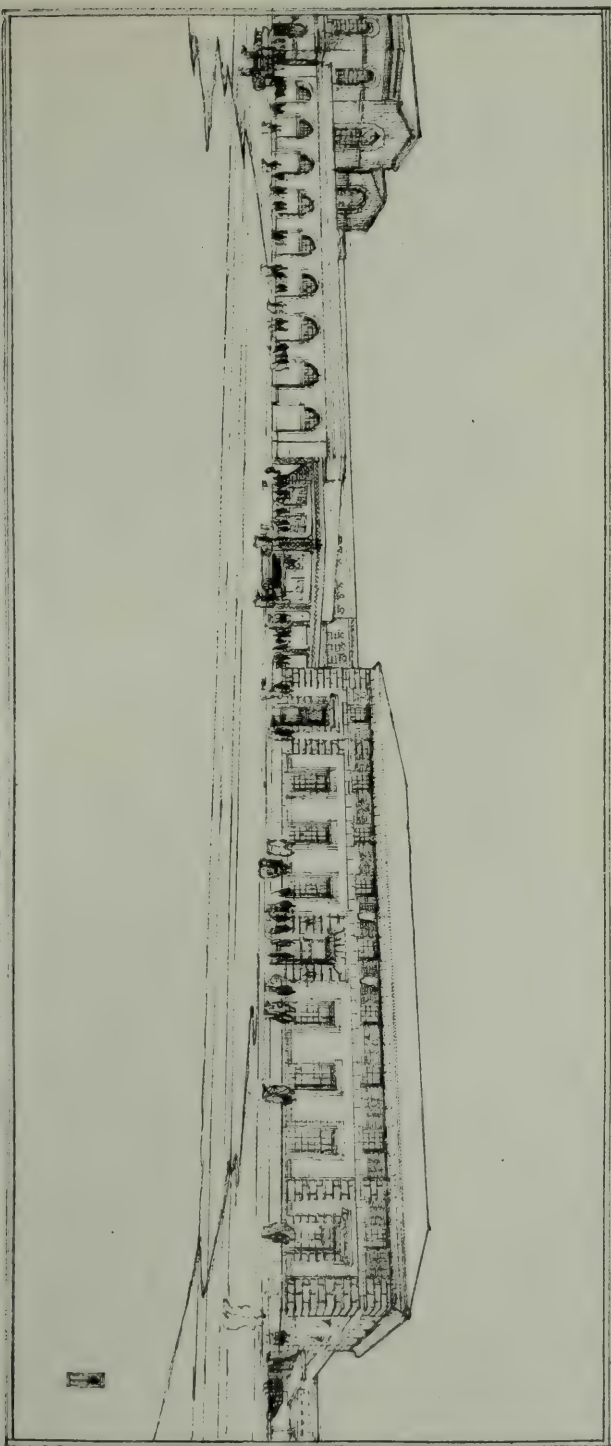


Plate XI. Express Building, San Francisco Harbor Front. Designed by Architectural Division.





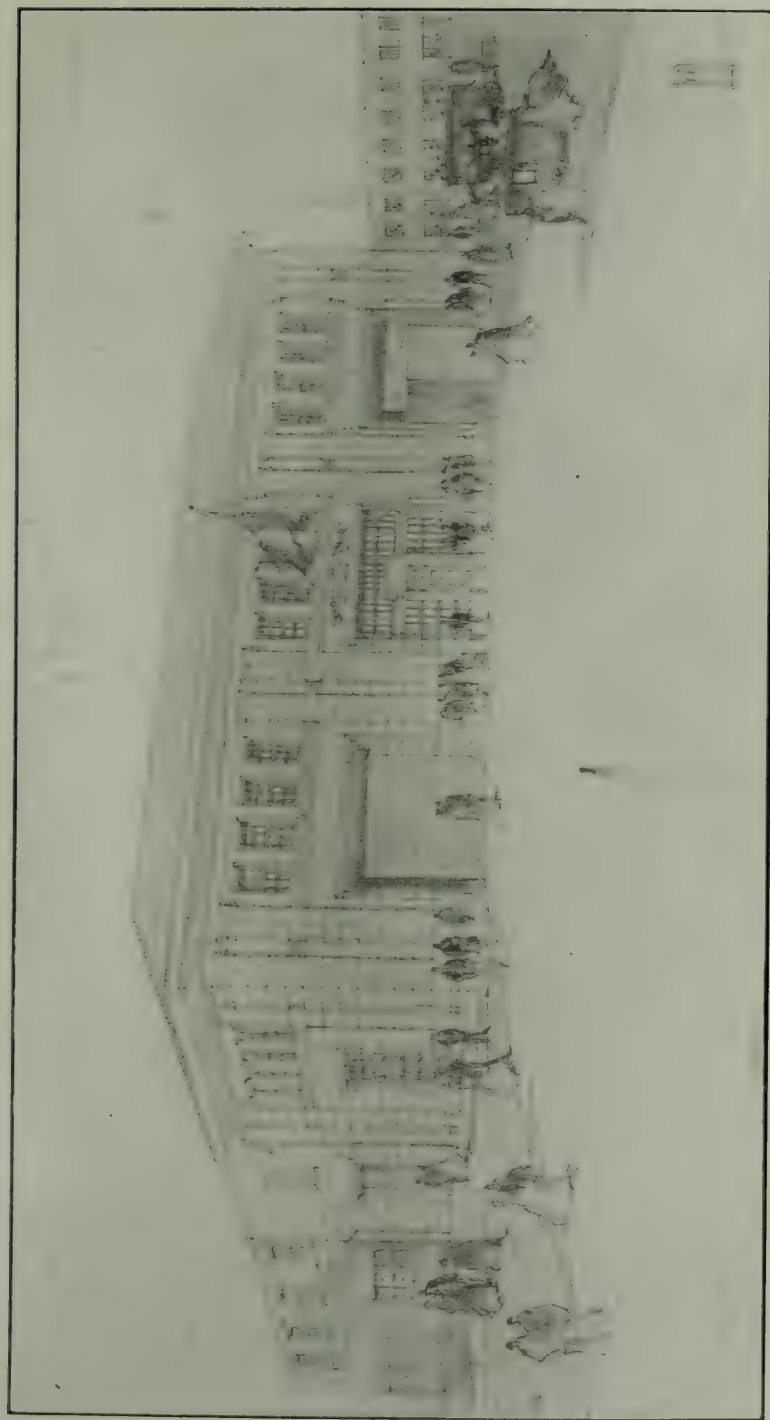


Plate XII. Post Office Building, San Francisco Harbor Front. Designed by Architectural Division.



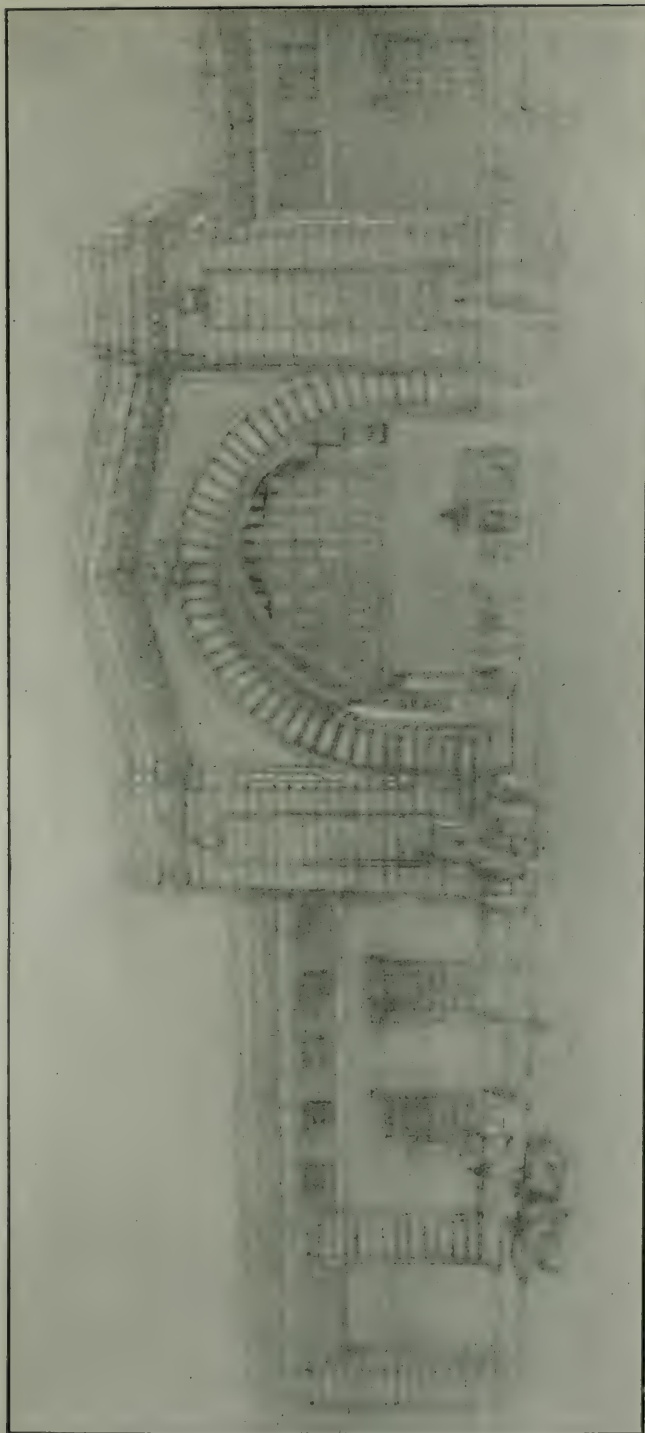


Plate XIII. New Pier Entrance, San Francisco Harbor Front. Designed by Architectural Division.





Following is the partial list of construction hereinabove mentioned, with the total cost of each and the percentage of expenditure for architectural services in the office, and inspection in the field:

TABLE  
Partial List of

Building	Location
Nurses' Home—female .....	Agnews State Hospital, Agnew.....
Temporary Cottages for males.....	Agnews State Hospital, Agnew.....
Workers' Cottage—female .....	Agnews State Hospital, Agnew.....
Dairy Barn .....	California School for the Deaf and the Blind, Berkeley.....
Gymnasium .....	California School for the Deaf and the Blind, Berkeley.....
Hospital and Typical Cottages, Nos. 1 and 2 .....	California School for Girls, Ventura.....
New Conservatory .....	Capitol Park, Sacramento.....
Open Air Schoolroom.....	Chico State Normal School, Chico.....
Laundry .....	Folsom State Prison, Represa.....
Shop Building .....	Folsom State Prison, Represa.....
Warden's Residence .....	Folsom State Prison, Represa.....
Fresno Normal School .....	Fresno Normal School, Fresno.....
Dormitory .....	Industrial Home for Adult Blind, Oakland.....
Cottage for tubercular patients.....	Mendocino State Hospital, Ukiah.....
Farm Cottage .....	Mendocino State Hospital, Ukiah.....
Dairy Buildings .....	Napa State Hospital, Napa.....
Six cottage units.....	Napa State Hospital, Napa.....
Chambers Cottage.....	
Dozier Cottage—female.....	
Dormitories and sheds.....	Napa State Hospital, Napa.....
Laundry .....	Napa State Hospital, Napa.....
North Pay Cottage—alterations.....	Napa State Hospital, Napa.....
Recreation Hall .....	Napa State Hospital, Napa.....
Dormitory .....	Preston School of Industry, Preston.....
Trades Building .....	Preston School of Industry, Preston.....
Guards' Cottages .....	San Quentin State Prison, San Quentin.....
Dormitory for female employees.....	Sonoma State Home, Eldridge.....
Cottage for epileptic girls.....	Sonoma State Home, Eldridge.....
Nursery Building for males.....	Sonoma State Home, Eldridge.....
Cottage for tubercular patients.....	Sonoma State Home, Eldridge.....
Four cottages, J, K, L, and M.....	Southern California State Hospital, Patton.....
Laundry .....	Southern California State Hospital, Patton.....
Cottage H .....	Southern California State Hospital, Patton.....
Cottage I .....	Southern California State Hospital, Patton.....
Dairy Barns .....	Stockton State Hospital, Stockton.....
Ward 25 .....	Stockton State Hospital, Stockton.....
Recreation Hall .....	Veterans' Home of California, Yountville.....
Dairy Buildings .....	Veterans' Home of California, Yountville.....
Conservatory .....	Whittier State School, Whittier.....
Dairy Barns .....	Whittier State School, Whittier.....
Hospital and Receiving Building.....	Whittier State School, Whittier.....

On the 13 constructions in above list, costing between \$1,000.00 and \$12,500.00, the percentage of expenditure for office work was 5.67; for inspection was .41.

On the 10 constructions in above list, costing between \$12,500.00 and \$20,000.00, the percentage of expenditure for office work was 5.11; for inspection was .91.

On the 11 constructions in above list, costing between \$20,000.00 and \$50,000.00, the percentage of expenditure for office work was 4.19; for inspection was .92.

On the 5 constructions in above list, costing over \$50,000.00, the percentage of expenditure for office work was 3.71; for inspection was .41.

1.

## Construction.

Cost	Per cent office work	Expended for office work	Per cent. field in- spection	Expended for in- spection	Total per cent	Remarks
\$40,000 00	4.71	\$1,924 43	1.33	\$545 21	6.04	Under construction.
32,000 00	3.10	989 85	.31	98 00	3.41	Under construction.
50,000 00	4.87	2,487 29	.72	266 65	5.59	Under construction.
5,560 00	7.18	401 37			7.18	Sketches made twice.
50,000 00	5.29	2,500 00	.37	188 00	5.66	Under construction.
85,000 00	4.81	4,087 72	.10	89 00	4.91	Under construction.
3,354 00	12.89	465 96			12.89	Drawings covered a future extension.
1,000 00	11.85	118 57			11.85	Involved putting second story on existing one-story structure.
14,000 00	4.34	607 65			4.34	Construction not started.
33,060 00	.32	108 00			.32	Drawings not complete.
26,000 00	7.92	2,060 65			7.92	Partially complete.
370,000 00	3.80	14,071 83	.02	6 90	3.82	Construction not started.
48,909 00	3.99	1,950 37	1.46	713 80	5.45	Practically complete.
4,073 00	4.28	174 53			4.28	Practically complete.
13,627 00	5.14	791 66	1.69	346 87	6.83	Complete.
18,881 00	3.19	601 50	1.80	326 42	4.99	Complete.
25,000 00	6.81	1,704 58	.96	238 86	7.77	One cottage under construction; drawn twice. Balance of cottages completed.
10,000 00	5.63	563 60	1.04	104 83	6.67	Three different small constructions, one remodeling an existing building.
18,000 00	5.21	935 84	2.59	450 54	7.80	Numerous additions made during construction.
9,438 00	9.69	914 74	3.07	289 75	12.76	Remodeling and adding to existing building.
12,850 00	7.45	957 43	.90	116 20	8.35	Numerous changes made during construction.
3,765 00	2.49	133 33			2.49	Complete.
20,000 00	.81	162 38	.07	7 95	.88	Drawings not complete.
25,000 00	3.09	771 77	3.31	712 27	6.40	Ten somewhat different small cottages.
5,000 00	.46	23 00			.46	Under construction.
17,500 00	8.41	1,565 25			8.41	Drawn twice; under construction.
17,424 00	5.95	1,036 73			5.95	Complete.
2,614 00	2.69	70 42			2.69	Construction not started.
80,000 00	.72	578 46	1.16	932 98	1.88	Four similar buildings.
18,000 00	5.79	1,021 71	1.00	181 10	6.79	Practically complete.
27,230 00	2.78	758 12	1.47	398 58	4.25	Complete.
27,230 00	2.02	792 32	1.57	426 87	4.49	Complete.
18,000 00	5.22	924 72	.18	100 00	5.40	Under construction.
53,980 00	4.59	2,464 85	2.45	1,308 35	7.04	Practically complete.
11,130 00	2.65	293 84			2.65	Drawings not complete.
7,500 00	6.40	478 15			6.40	Complete.
2,190 00	1.97	43 14			1.97	Complete.
4,650 00	6.56	305 68			6.56	Complete.
26,100 00	5.90	1,536 93			5.90	Under construction.
\$1,238,471 00		\$51,378 40 4.14% of cost		\$7,749 13 .51% of cost		



## SAN FRANCISCO HARBOR FRONT.

The harbor front of the city of San Francisco is state property, and the administration of it is vested in a Board of State Harbor Commissioners.

The construction, maintenance and operation of all buildings, docks, slips, wharves, a belt railroad along the front, etc., is under the jurisdiction of the board, which reports directly to the Governor.

All engineering, including design, construction, etc., is by law vested in the Department of Engineering and one Assistant State Engineer and one engineering draughtsman are assigned to the Board.

During the last two years Mr. Jerome Newman has been in charge of all work in the harbor front, the details of which are set forth in his report, as follows:

**Report of work executed on San Francisco Harbor Front July 1, 1912, to June 30, 1914, under the direction of Jerome Newman, Assistant State Engineer, Engineer in charge.**

At the end of the last biennial period, June 30, 1912, four contracts had been awarded for the construction of five new piers numbered, respectively, piers 17, 26, 28, 30 and 32. At the time of my appointment, active work had been begun on pier 17 and the twin piers 30 and 32 only, the former being 24 per cent and the latter 4 per cent completed. All these piers have since been finished essentially as planned and placed in service, the only modification having been in the design of the outer portion of pier 17, by the substitution of cement grout as a filling between the wooden piles and the concrete cylinders enclosing them in place of sand as originally planned.

The layouts which had been tentatively adopted for the improvement of the northern portion of the water front from Lombard street to Fisherman's Wharf and of the southern portion between Mission and Harrison streets were revised and formally adopted and the preparation of plans in accordance therewith was carried on, but owing to unfavorable financial conditions and the impossibility of disposing of the balance of the bond issue, construction could not be commenced with vigor. A few contracts were let, but the general plan of improvement could not be taken up in earnest until the beginning of 1914; since that time, however, the work has been pressed and an energetic effort is being made to put the water front in condition to handle the expected large increase in traffic consequent upon the opening of the Panama Canal.

As the Engineering Division embraces several subdivisions, it will be necessary to report on the work of each separately, as follows:

1. Construction, seawall, piers and wharves.
2. Maintenance and repairs.
3. Belt Railroad.
4. Ferry slips and buildings.
5. Street work and maintenance.
6. Electrical Section.
7. Dredging.
8. Testing Section.

### 1. Construction.

*Seawall, sections 9A and 9B.* Section 9A of the seawall is 990 feet long and extends southerly from the end of section 8 near the foot of Mission street to the foot of Folsom street; section 9B is 780 feet long, extending from the southerly

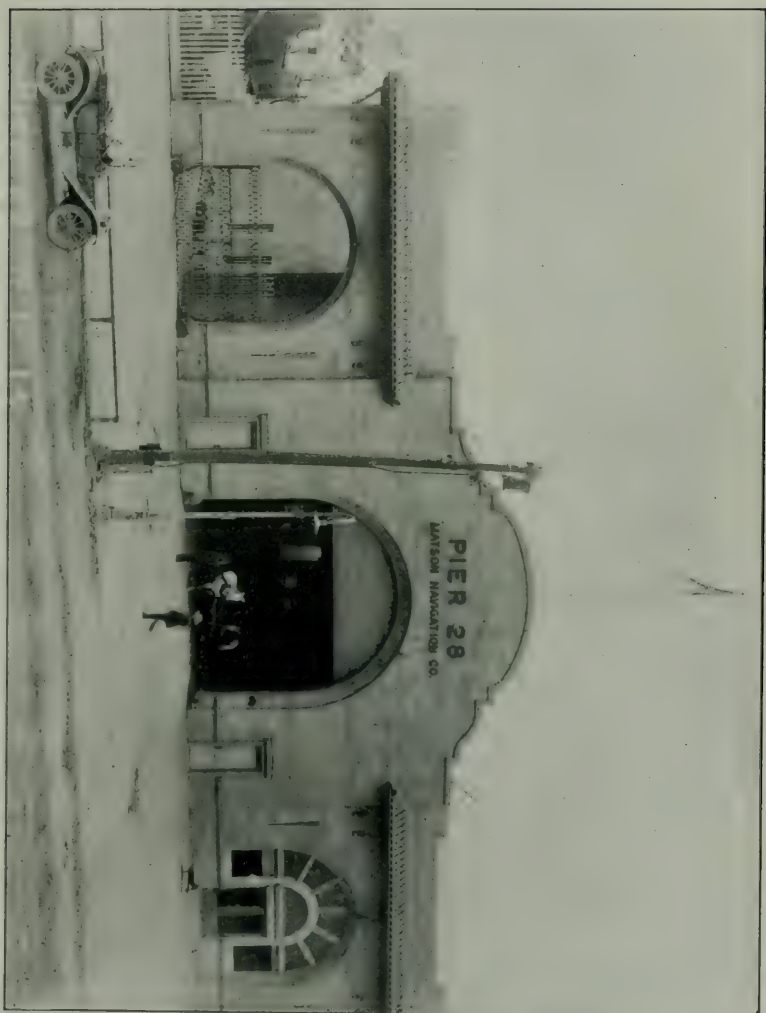


Plate XIV. Pier 26, San Francisco Harbor Front.



end of section 9A, at the foot of Folsom street to the northerly end of section 9 at the foot of Harrison street.

Both these sections are of the same type and differ in several respects from sections 8 and 9. The crest of the rock wall is higher and is placed at the curb line of The Embarcadero, 60 feet back of the water front line, instead of 27 feet as in section 9, giving greater depth of water at the edge of the bulkhead, and, as the concrete retaining wall is located at the crest of the rock embankment, affording the additional advantage of a uniform foundation for the bulkhead pavement. This uniform foundation will prevent the unequal settlement which has been observed in bulkheads built on the type of section 9 in which the outer 27 feet of the pavement rests on the concrete slab and the inner 33 feet on an earth fill.

The concrete retaining wall is much smaller in section than those used in sections 8 and 9 and is carried down to 13 feet below city base instead of 30 feet as in the two latter sections, making it possible to deposit all concrete in the dry instead of placing some of it under water as was necessary in sections 8 and 9. The bottom rests on wooden piles cut off at low water and surrounded by rock, and consequently not liable to decay or attack by marine borers.

The deck is supported by reinforced concrete piles 16 inches square, driven through the rock embankment; in order to avoid shattering the tips, it was found necessary to shoe the piles.

On account of the mud bottom on which the rock wall rests, it was considered advisable to make provision for possible future settlement by constructing the deck of the bulkhead wharf of steel beams carrying a plank and asphalt pavement; the deck can later be raised if necessary, the steel concreted and the planking replaced by a concrete slab.

Section 9A is 76½ per cent completed at the present time, and it is expected that both sections will be finished by January 1, 1915. When completed there will be a continuous line of seawall from Mission street to the north line of Channel street extended and as stipulated in the China Basin lease the outer 100 feet of the thoroughfare along China Basin will be placed under control of the state.

*Piers and bulkhead wharves.* Before proceeding with the preparation of plans for new piers, the question of the proper class of construction to be employed was thoroughly discussed and it was decided that the use of creosoted piling in certain cases would be preferable to the exclusive use of reinforced concrete, which latter has been used, where deemed practicable. There were several reasons for making this decision, viz: the great depth of mud along the water front from the foot of Harrison street to the foot of Grant avenue, entailing excessive cost of construction in concrete on account of the depth and difficulty of foundations, the urgent necessity of being prepared for the opening of the Panama Canal in the very near future, the constant changes in vessels and freight-handling methods bringing with them the possible need of early reconstruction to meet new conditions, coupled with the great expense of such reconstruction in a concrete pier, and last, but not least, the uncertainty among engineers regarding the probable life of reinforced concrete structures in sea water. It may be remarked that the choice of creosoted pile construction in certain localities agrees with the recommendation to the Maritime Affairs Committee of the San Francisco Chamber of Commerce by a commission of engineers appointed by it for the purpose of examining conditions and reporting thereon.

Observations at the northern portion of the front disclosed the fact that there was a strong tidal current at this point, which might endanger wooden pile structures and it was decided to build the three most exposed piers of the seven contemplated for this section of concrete, to act as breakwaters and to deflect the current eastward away from the shore. For this reason piers 29, 35 and 39 have been designed as reinforced concrete piers, piers 29 and 39 as concrete cylinder piers, resting on wooden piles below the mud line, and pier 35 as a pile pier; and the completion of pier 39 has demonstrated that the object has been attained.

Wherever possible, shipping men were consulted on the most advantageous arrangement of piers, location and character of tracks, sizes of docks, width of slips, etc., and designs were prepared in accordance with their suggestions. All new piers are pro-



vided with at least one track and where width permits with two, one surface and one depressed, the latter being generally placed on the northerly side, and provision is made for the possible future installation of cranes for handling freight by building the substructure and shed columns heavy enough to carry them. Doors are of ample size, usually 22 feet high and 20 feet wide and are equipped with steel rolling shutters which possess the advantages of easy operation, durability and low maintenance cost.

Wherever necessary, the contract for a new pier has included the reconstruction of the adjacent bulkhead wharf either in timber or concrete, depending on circumstances. The wharf connecting with pier 49 is of creosoted piling, those connecting with piers 15, 30 and 41 are of reinforced concrete.

Creosoted pile fenders protected by untreated Oregon pine sheathing have been employed in place of the untreated fender lines heretofore used and wood block pavements in the driveways of wooden piers have been substituted for planking. A large percentage of the total cost of repairs is expended on fenders and planking and it is certain that even with the increased first cost, the above changes will result in materially decreased annual cost, the creosoted piling having ten to twelve times the life of untreated piles and the block pavement four to five times that of planking.

To add to the attractiveness of the front, the old ugly type of shed front was abandoned and the pier fronts south of Market street are to be built in modified mission style, those north of Market street being designed on the lines of the Chelsea piers of New York.

*Pier 39.* This pier is 140 feet wide, its length on the westerly side being 879 feet and on the easterly side 938 feet, the difference in the lengths of the sides being due to the inclination of the pier at an angle to the seawall. The substructure consists of reinforced concrete cylinders 3 feet and  $3\frac{1}{2}$  feet in diameter, carried down from ten to fourteen feet below the dredge line and supported on wooden piles. The deck construction is of the usual transverse girder, longitudinal beam and slab type with a center driveway and a railroad track on each side of the pier, the easterly one being flush and the westerly one depressed. The pavement is Ohio wood blocks in the driveway and asphalt on the remainder of the deck. The fenders are of the suspended type, the same as those used on the new piers at the south end.

In addition to the pier, the contract included the construction of two adjacent sections of reinforced concrete bulkhead wharf, 44 feet wide and extending back of the pier and 144 feet westerly and 175 feet easterly therefrom. The rock wall at this point, having been built in 1878, and being consequently thoroughly compacted without danger of further settlement, was repaired where necessary and concrete piles driven through it, supporting a reinforced concrete deck paved with asphalt. The retaining wall is 16 inches thick and is carried down to 9 feet below city base.

Plans for a two-story steel and concrete shed with a bulkhead building projecting to within 15 feet of the curb line have been prepared; this shed is arranged with offices, waiting rooms, baggage chutes, elevators, etc., for the accommodation of passengers, for which service the pier may ultimately be used. For the present it will be used for the grain sheds.

Pier 39 was completed May 7, 1914, and a contract was let for moving the grain shed from the bulkhead wharf nearby to serve as a temporary shed on this pier until the permanent structure is erected.

*Pier 46.* This pier is 800 feet long by 200 feet wide and is constructed of creosoted piling, carrying a timber deck with two surface tracks. The design is of the ordinary type and there are no features of special interest.

The pier shed is of timber with sliding wooden doors, 22 feet high and 20 feet wide and with a center driveway. The deck planking consists of a layer of Oregon pine with a wearing surface of cedar.

In connection with this contract considerable work has been done in placing the adjacent bulkhead wharf in good condition.

Pier 46 was 46 per cent completed on June 30, 1914, and is expected to be entirely finished about September 15.

*Pier 54.* This pier was built in 1910 on a rock ledge extending under a part of the pier and the northerly and southerly slips, and it was found necessary before the structure was completed and accepted to blast the rock on the northerly and



Plate XV—A. Piers 30 and 32, San Francisco Harbor Front.



B. Pier 26. Interior, San Francisco Harbor Front.



C. Piers 26, 28, 30, 32, San Francisco Harbor Front.



southerly sides to the dredge line, in order to afford sufficient depth to accommodate vessels berthing alongside. A contract for the blasting had been let in June, 1910, and this was carried on while the pier was building, a work attended with much difficulty and some danger to the outside row of cylinders supporting the pier. It was finally decided to leave a ledge 6 feet wide outside the north row of cylinders where the rock was hard and chisel out the rock beyond the ledge until a sufficient distance had been reached to render blasting safe; the entire area over which the rock was present was then blasted out to the dredge line.

On account of the ledge which was left on the north side, it was not possible to dock vessels with safety and an extension 10 feet wide was built along the entire length of this side, this extension being supported on reinforced concrete piles set on the rock ledge for the outer 441 feet and on creosoted piles driven into the mud for the inner 339 feet. The deck on the concrete pile section consists of reinforced girders and beams carrying a slab and that on the creosoted pile section is of timber covered with plank. The deck on both sections is securely bolted to the original structure and the entire area is paved with asphalt. The extension was completed on June 30, 1914.

*Pier 41.* This pier is 200 feet wide, its length on the westerly side being 881 feet and on the easterly side 1,081 feet. It is supported on creosoted piling, has a timber deck with two surface tracks, and is paved along the driveway in the center with bituminous concrete and on the sides in the cargo space with asphalt. The fender line consists of creosoted piles protected by untreated Oregon pine sheathing extending to below low water.

This pier is an open one and it is not intended to erect a shed on it. It is intended to be used for lumber, steel beams and all kinds of bulky cargo.

In connection with the pier there is to be constructed under the same contract a section of reinforced concrete bulkhead wharf back of the pier and 149 feet easterly therefrom; this is identical in design with the wharf adjoining pier 39.

Pier 41 was 21 per cent completed on June 30, 1914, and is expected to be finished about December 1, 1914.

*Pier 15.* This pier, which is to replace the old one at the same place, condemned on account of its dangerous condition, is 794 feet long and 90 feet wide. It is a creosoted-pile pier with timber deck having one surface track located near the center to serve the coal bunkers on the southerly side, with a pavement of cedar plank on the driveway under the coal bunkers and of bituminous concrete outside the bunkers. The fender line is constructed of creosoted piles with untreated Oregon pine sheathing.

The northerly half of the pier is to be built first and the coal bunkers moved temporarily to this portion when completed, after which the southerly half will be constructed and the bunkers then moved to their permanent location on this portion. There will be no shed, none being needed.

The contract for this pier includes the building of a section of reinforced concrete bulkhead wharf back of the pier and 101 feet northerly, having a width of 41 feet and supported on reinforced concrete piles driven through the old rock seawall. There is a concrete retaining wall at the inside, carried down to 13 feet below city base and resting on wooden piles also driven through the seawall. The deck is of the usual girder, beam and slab type and is paved with asphalt.

Pier 15 was 6 per cent completed on June 30, 1914, and will probably be finished about January 1, 1915.

*Pier 27.* An extension 12 feet wide was constructed along the entire northerly side of this pier for the purpose of carrying a surface track. This extension is supported on creosoted piles and has a planked timber deck. Under the same contract, extensive repairs were made to this pier and the adjacent bulkhead wharf, which will be described under "Maintenance and repairs." The extension to pier 27 was completed March 19, 1914.

*Pier 25.* An extension 14 feet wide was constructed along the entire southerly side of this pier to carry a surface track; this is similar in design to that used on pier 27. It was completed on April 30, 1914.



*Miscellaneous.* The outer 337 feet of Sixteenth street wharf was brought out to full width by building a 77-foot extension on the northerly side; this was completed February 6, 1913.

A creosoted pile bulkhead wharf 290 feet long with an average width of 110 feet was built in front of section 8 of the seawall and was completed January 2, 1913. This was designed for temporary use during the construction of the seawall south of Mission street.

A creosoted pile bulkhead wharf 411 feet long and 60 feet wide to accommodate government vessels and lumber schooners is in course of construction north of Fisherman's Lagoon and will be completed in one month.

*Projected work.* Plans have been prepared or are in course of preparation as follows:

New piers, numbered 16 and 18, to be located between Howard and Folsom streets; these plans are completed and contracts may be let as soon as possible.

Piers 35 and 37, located respectively at the foot of Montgomery street and the foot of Kearny street; these are 80 per cent completed.

Piers 22 and 24, located near the foot of Harrison street; these have just been begun.

Seawall extending from Jones street to Larkin street; instructions have been given to prepare these plans and in connection therewith to provide for the removal of Fisherman's Lagoon to the blocks north of Jefferson street, between Hyde and Larkin streets.

## 2. Maintenance and repairs.

The ordinary repairs to piers, bulkheads and ferry slips have been made by the state force, but some large jobs amounting to practical reconstruction of piers were let by contract. In order to determine the relative cost of small work by contract and by day's labor, a comparison was made for one month on the basis of actual work done, taking into account for the state force all pay roll and proper material charges and increase in wages since the contract system was abandoned as against prices paid for contract work in 1910-1911. The comparison showed a saving of 35 per cent, and this would justify the adoption of the present system if no other reason existed; it may, however, be accepted as a fact that work done by forces under the direct control of those who pay for it is of better quality than that done by contractors and the conclusion is warranted that the day's labor system now in use for small repairs results in better work at a lower cost than the contract system.

*Disintegration of concrete supports of five piers.* In order to ascertain whether repairs were necessary, piers 19, 21, 23, 25 all constructed in 1901, and pier 27 constructed in 1907, all of which are supported on cylinders of plain concrete deposited in water and carried only a few feet below the mud line, were examined by divers and their condition found to be as follows:

The 234 cylinders under pier 19 contain three piles each; of these cylinders, three had fallen, the disintegration of the concrete in 157 had exposed the piles and 74 were in good condition.

The 234 cylinders under pier 21 contain three piles each; of these cylinders, two had fallen down, the piles in four had been eaten off, leaving them hanging on the caps, the disintegration of the concrete in 166 had exposed the piles and 62 were in good condition.

The 234 cylinders under pier 23 also contain three piles each; of these cylinders, 15 had fallen down, the piles in two had been eaten off, the piles in 140 were exposed and 77 were in good condition.

The condition of the outer 60 feet of pier 25 having become dangerous some four years ago, repairs were made by driving a creosoted pile on each side of the cylinders. There were 274 three-pile cylinders under this pier, of which 18 had fallen down, the piles in twelve had been eaten off, and those in 135 were exposed, the concrete in 22 showed disintegration and 87 were in good condition.



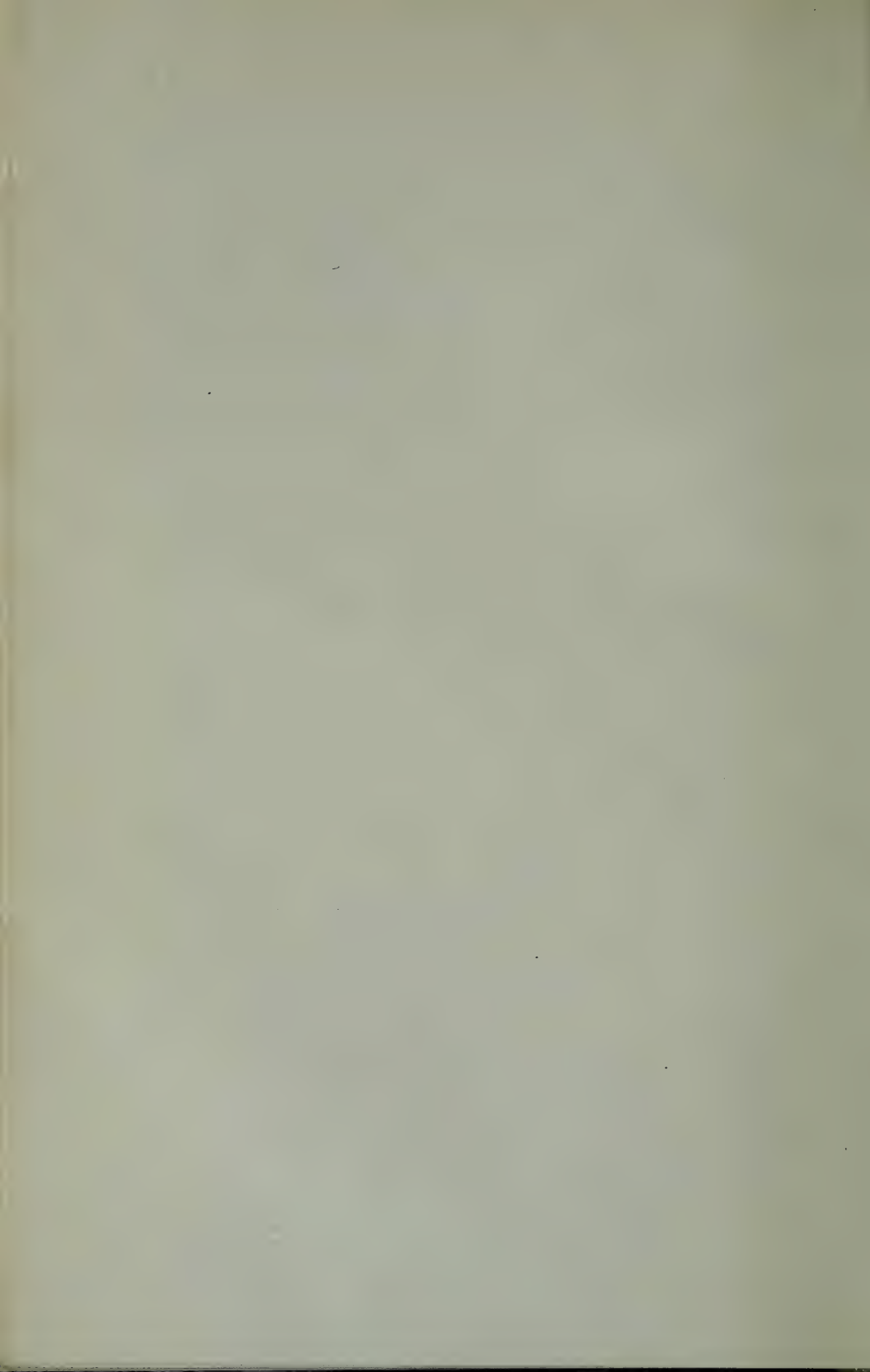
Plate XVI—A. Pier 28, San Francisco Harbor Front.



B. Pier 28, Interior, San Francisco Harbor Front.



C. Pier 39, San Francisco Harbor Front.



Of the 400 one-pile cylinders under pier 27, 58 had disappeared, the piles in 49 had been eaten off, those in 40 cylinders had been exposed by the destruction of the concrete, which had also begun to crumble in 32 others without, however, exposing the piles, and 221 were in good condition.

The results of the diver's examination showed the necessity of making repairs to these five piers and instructions were given to do so. The repairs to piers 25 and 27 were included in the contracts for the spur track extensions previously described and on the completion of these contracts another was let for the repair of pier 19; this last was 12 per cent completed on June 30, 1914, and it is intended to begin work on the remaining two piers as soon as possible.

The repairs are made with creosoted piles which are driven under the timber caps of piers 19, 21, 23, and 25 and in the case of pier 27 carry sub-caps supporting the steel caps of the pier. The defective cylinders are to be loosened and laid on the bottom, care being taken to prevent damage to the piles during the lowering. These repairs will insure about fifteen years' further useful life of these structures, at the end of which time it will be cheaper to tear down and rebuild than to attempt to maintain them.

### 3. Belt railroad.

A large amount of work has been done on the Belt Railroad, both in the way of additional spurs serving piers and industries and siding and extensions. Mention has already been made of the fact that all new piers are provided with one or two tracks, those completed and under contract being as follows: Piers 46, 32, 30, 28, 26, 37, 39, and 41, two tracks each, and piers 15 and 17 one track each; of those projected, piers 16, 18, 29, 31, 33, and 35 are to have two tracks, while those to be numbered 24 and 22 are to be supplied with one. Spurs have also been constructed to piers 25 and 27, and it is intended to place one later on pier 13.

A decided improvement in operating conditions was effected by the building of that portion of the line crossing the foot of Market street and connecting the northern and southern divisions; this link is 3,900 feet long and extends from Folsom street to Broadway. Some difficulty was experienced in the construction of the section in front of the Ferry Building and extending north to Clay street; The Embarcadero at this point is a sand fill carried by a timber platform supported by piling cut off at low water level, and it was necessary for a distance of 390 feet, where the piles were too far apart to carry trains safely, to trench the street, drive the required additional piles and lay a new plank platform to retain the sand. The entire connection was completed and ready for operation on January 27, 1913.

The Belt Railroad is being further extended from the foot of Powell street, its former northerly terminus, by the construction of the line to the government transport docks at Fort Mason. This line begins at the corner of Powell and Jefferson streets, and runs westerly along Jefferson street to Van Ness avenue, turning thence to the corner of Beach and Laguna streets and connecting with the government tracks to the transport docks and warehouses and also with the tracks of the Panama-Pacific International Exposition. Between Taylor and Jones streets, where it runs along the southerly edge of Fisherman's Lagoon, and between Larkin street and Van Ness avenue where it crosses the cove east of Black Point, it is on trestle and under the government reservation at Fort Mason, in tunnel. The trestles are open deck, built in accordance with standard railroad practice, having creosoted pile bents and creosoted sway braces and girts; tower bents are spaced every 150 feet. The tunnel is 1,500 feet long, its easterly portal being situated 120 feet west of the westerly line of Van Ness avenue, and its westerly portal 245 feet east of the easterly line of Laguna street. It is concrete lined throughout with a clear width of 17 feet and a clear height above top of rail of 22 feet. At the westerly end from the portal to Laguna street there are concrete retaining walls about 250 feet long, having a height of 27 feet at the portal face and 4 feet at the easterly line of Laguna street; these walls were ordered built to save as much ground as possible for the use of the reservation.



The material encountered in the tunnel was a sandstone shale for the easterly 700 feet, clay in the middle 400 feet and sand in the westerly 400 feet. The easterly and middle portions were excavated by the ordinary heading and bench method, a center shaft being sunk to hasten the work, the westerly section in sand being taken out as an open cut and backfilled after the masonry was completed. The shaly rock from the easterly portion was used to make an embankment extending into the bay from Hyde street to Larkin street, and heavily riprapped along the northerly side and the westerly end to protect it from wash.

This extension which is 1.09 miles long was 47 per cent completed on June 30, 1914, and is expected to be ready for trains by November 1, 1914, in ample time to serve the Exposition.

A reinforced concrete engine house containing seven stalls was erected on seawall lot 8, bounded by Lombard and Sansome streets and The Embarcadero. This building is provided with a drop pit, machine shop, blacksmith shop and storeroom; the engine house proper and the machine shop are floored with wooden blocks on a concrete base, the storeroom with concrete and the blacksmith shop with cinders.

It is expected that this engine house will suffice for the needs of the Belt Railroad for several years and when additional stalls are required another engine house should be built on the southern division. This engine house was completed April 30, 1914.

The total length of line between the north side of Second street wharf, the present southerly terminus and Beach and Laguna streets, the proposed northerly terminus is 3.70 miles. A comprehensive plan has been worked out for the track system between these termini which contemplates 1.86 miles of single track, 0.64 miles of double track and 1.20 miles of three track road, the number of tracks being determined by local conditions of railroad yards and tracks serving industries at different points. The single track sections extend from the north side of Second street wharf to Berry street, from King to Townsend street, from Folsom street to Broadway and from Powell to Laguna street; the double track sections from Berry to King street, from Harrison to Folsom street, from Broadway to Green street, and from Battery to Francisco street, and the three track sections from Townsend to Harrison street, from Green to Battery street and from Francisco to Powell street.

To render possible the storage of cars during the season of heavy traffic, yards have been projected on seawall lots 20 and 18 at the south end and on lots 1, 2, A and B at the north end; these yards will assist materially in doing away with congestion of the main line and in assuring rapid delivery of cars to shippers and to the different railroad companies entering the city. Several of the tracks planned for these yards have already been laid.

#### 4. Ferry slips and buildings.

*Passenger ferry slips.* Plans for new passenger slips at the north and south ends of the ferry system have been prepared, those at the north end being designated A and B and those at the south end being numbered 7, 8, 9 and 10; of these, slips B, 8, 9 and 10 are to be entirely new and slips A and 7 are to be partially rebuilt to fit the enlarged system.

The dolphins are to be constructed of creosoted piles carrying a timber deck covered with a double layer of planking at the outer end and with a single layer paved with asphalt on the inner portion. While the general type of construction is similar to that used in the older slips, several improvements have been made, such as strengthening the aprons to permit the passage of loaded trucks weighing 20 tons and reinforcing the noses of the dolphins and the clusters at the outer ends of the aprons with the object of reducing the liability to damage at these points, the most vulnerable parts of the fender line. The older aprons were capable of carrying a 12-ton vehicle, but as loads have increased since the general adoption of the auto truck, shippers who desired to send heavy machinery, etc., across the bay were put to serious inconvenience and expense on account of the limited capacity of the aprons and to meet their wishes, the heavier aprons have been designed. The noses of the new dolphins are more heavily piled than other portions and are strongly

braced transversely by continuous lines of timbers fastened to the piles and extending entirely across the dolphin, these timbers being placed both above and below the deck and bearing against the ribbons of the spring line. The clusters contain 19 piles as against 9 formerly. It is expected that these changes will result in decreasing repairs, as the nose and cluster are more subject to damage by ferry boats than any other part of the spring line and consequently oftener in need of repairs.

The end dolphin on the southerly side of slip 10 is to be of larger size than any of the others, its average length, measured from the water front line, being 670 feet and its width at the outer end 120 feet; it is to carry a shed 110 feet wide by 430 feet long intended for express purposes. The berthing space of 650 feet on the southerly side of this dolphin makes this a particularly favorable location for small boats and launches and a space 60 feet wide outside the shed has been left for use of the business of these vessels. The end dolphin on the northerly side of slip B has a berthing space of 465 feet with a width at its outer end of 66 feet.

Foundations for upper deck aprons have been provided at all slips and contracts for these, wherever necessary, can be let after the completion of the slips.

Slip 8 was completed June 25, 1914, and contracts for slips 7, 9 and 10 will be let in the near future, in time to insure their being available for use before the opening of the Panama-Pacific International Exposition.

*Car ferry slips.* The present car ferries at the foot of Lombard street are to be torn out to make room for piers and two new ones are being built between the foot of Powell street and the foot of Taylor street. They are of creosoted piles carrying a timber deck planked with Oregon pine, which on the eastern dolphin is covered with a wearing surface of cedar to permit of teaming when this dolphin is used for berthing vessels. The construction follows the plan of the present car ferry slips in general but with steel aprons and wider dolphins supplied with more tracks, there being two of these on the easterly dolphin, four on the middle one and two on the westerly dolphin.

In connection with the contract for the car ferry slips, the adjacent bulkhead is being reconstructed to carry tracks, this work being carried out in timber on the same plan as the slips. The car ferry slips were 4 per cent completed June 30, 1914.

*Buildings.* Plans for buildings in the vicinity of the ferry slips are being prepared as follows:

Extension to the southerly end of the main Ferry Building to be used for baggage purposes.

Post office building to be located opposite the foot of Mission street with a connecting shed on the dolphin between slips 8 and 9.

Shed on the dolphin on the south side of slip 10 to be used for express purposes.

The Ferry Building extension is to be a one-story structure 140 feet wide by 126 feet deep, carrying out the arcade treatment of the first story front of the main building. It is to be of frame construction with plastered exterior, the latter being painted to match the stone of the Ferry Building. There is to be a light steel frame shelter at the southern end for teams handling baggage and a two-story steel frame and concrete structure behind the extension for the gangways for passengers to and from the upper and lower decks of ferryboats. The extension is to be supported by creosoted piles with a wooden floor, the rear gangways being carried on concrete piles with a concrete deck paved with asphalt.

The Ferry Building as originally designed included a wing at each end, which for lack of funds were not built. Ultimately, but probably not for some years, they will doubtless be added and will be of the same stone as the present structure. For this reason the one-story extension for baggage-room purposes now in progress being only temporary in character, is of frame and plaster construction.

The interior is to be arranged for use by the Southern Pacific Company and the Western Pacific Railway. In connection with the erection of this addition, a part of the present baggage room at the southern end of the Ferry Building is to be remodeled to provide waiting room space for the Western Pacific.

The post office is to be 167 feet wide by 125 feet deep on the first floor with a second story extending the full width of the building and 58 feet deep. The construction is to be steel frame with brick walls, carried by concrete piles and a concrete deck paved with asphalt. The first floor is to be divided into workrooms for handling mail with the necessary space for the public, and the second floor is to contain offices for the use of the office force. In addition there will be four mezzanine floors provided with lockers, etc., for the working force.

Connected with the main post office, there will be a timber shed containing an area of approximately 16,000 square feet and divided into workrooms and storage spaces; this shed is to be built on the dolphin between ferry slips 8 and 9. The two-story steel and concrete gangway in the rear of the Ferry Building extension is to be continued to the southerly end of the post office and from this point a one-story structure is to be built over the passageway to the extreme southerly ferry slip.

The shed intended for Wells, Fargo & Co. is to be 110 feet wide by 430 feet deep on the first floor with a second story 202 feet deep across the entire width of the building; the construction is to be wood frame with plastered exterior. The lower floor is to be used for general office and workroom purposes, the second floor being intended for the clerical force and for sorting and distributing express matter.

#### 5. Street work and maintenance.

Besides the ordinary repair work done on The Embarcadero by Harbor Commission forces, considerable new work has been done by contract during the last two years in connection with improvements ordered by the San Francisco board of supervisors on streets bounding property belonging to the state. The different contracts of this character which have been awarded are as follows:

Paving the easterly half of Beale street between Bryant street and The Embarcadero, completed in April, 1913.

Sewering Bryant street between Beale and Main streets, completed in May, 1913.

Paving the southerly half of Brannan street from First street to The Embarcadero, completed in June, 1913.

Sewering Steuart street between Folsom and Harrison streets, completed in July, 1913.

Sewering and paving the southerly half of Bryant street between Main and Spear streets and the easterly half of Spear street from The Embarcadero to near Harrison street; this has not yet been completed.

In addition to those enumerated above, a contract has been let for sewerage and paving The Embarcadero from pier 34 to pier 26, which was about 2 per cent completed on June 30, 1914, and it is intended to extend this pavement northerly as soon as feasible. Contracts will also be awarded for sewerage and paving Fremont street from The Embarcadero to Brannan street, and Main street from The Embarcadero to Bryant street; the property fronting on both sides of these streets is under control of the state and plans and specifications will be prepared in this office and the work done under our direction.

On account of the increasing traffic along the water front, especially at the southerly end, it is highly desirable, in order to avoid congestion, that all streets leading into The Embarcadero be improved and the work enumerated above has been of material benefit in this respect.

#### 6. Electrical division.

The work of the electrical department during the past two years has been varied and extensive, numerous improvements in the lighting of piers and ferry slips having been effected and considerable progress made in placing wires underground.

The electric lighting system along The Embarcadero has been extended from pier 34 northerly to Harrison street and from pier 11 northerly to pier 27 by the installation of 39 additional electroliers equipped with 250-watt and 400-watt tungsten lamps. Conduits, wires and post holes are being placed in sections 9A and 9B of the seawall





Plate XVII—A. Belt Line Railroad Tunnel, West Portal, San Francisco Harbor Front.

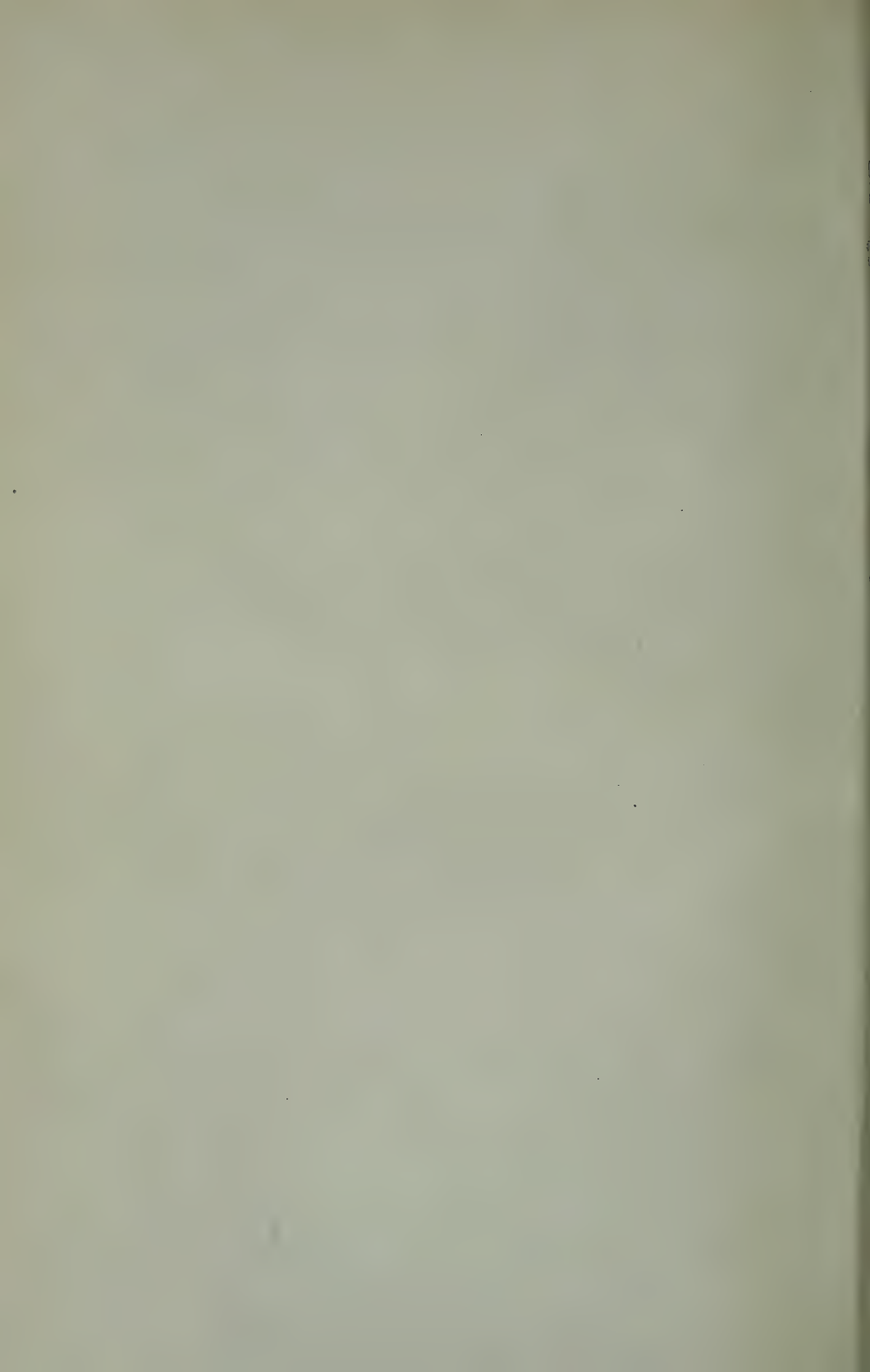


B. Belt Line Railroad Tunnel, East Portal, San Francisco Harbor Front.



C. Belt Line Railroad Roundhouse, San Francisco Harbor Front.





and bulkhead wharf now under construction, and when these are completed there will be a continuous system of high efficiency electroliers, 110 in all, from Channel street northerly to Lombard street.

The problem of proper pier illumination has been the subject of study with the purpose of obtaining maximum efficiency with minimum cost. As a result of data obtained from trial installations, the large wattage Mazda lamp was adopted and this is replacing the arc lights formerly used; all but five of the piers have been equipped with the modern lamps and the changes on these piers will be made in a short time. The improvement in lighting due to these changes, with its accompanying economy, has met with the hearty approval of shipping men.

An underground conduit system for Harbor Commission wires has been planned from Channel street to Lombard street; of this, the section from the Channel to Harrison street has been completed. Conduits are being placed in sections 9A and 9B of the new seawall and the section from the Ferry Building to Lombard street is about 85 per cent finished. A manhole is to be built opposite each pier entrance from which conduits and service wires are to be led into the sheds.

Notice has been served on electric public service corporations to place their wires underground and this is gradually being done, a separate system of conduits being laid for these wires. All poles and overhead wires, with the exception of those owned by the United Railroads, have already been removed from the Ferry Building north to Chestnut street. All private service wires to piers or other state property are to be run into Harbor Commission manholes; the conduits and wires extending from the latter are owned by the Harbor Commission, thus minimizing inconvenience and delay when the contract for furnishing electricity passes from one company to another.

Five new fire boxes numbered from 934 to 938, inclusive, have been installed on The Embarcadero between Channel and Harrison streets and have been connected with the fire alarm system of the city.

Precautions have been taken to protect the outer ends of exposed structures by installing fog bells and beacons, bells having been placed on piers 46, 32, 26, and 17, all connected with testing apparatus in the Ferry Building to enable the operator to be certain that they are ringing properly and beacons having been established on piers 46 and 39. In addition, new beacons of high power have been installed, one on the main ferry dolphin and another at the top of the tower and all pier head lights along the water front have been replaced by others of greater candle power. A Douglas fog signal of 25,000 candle power has been placed on the main ferry dolphin and a second is to be furnished for pier 39. Safety lights of large candle power have also been installed at every ferry apron and have proved of great benefit during rush hours.

A remote control system has been introduced whereby the street lights from the Ferry Building north to Chestnut street are operated from the main switchboard in the Ferry Building and this will eventually be enlarged to include all Harbor Commission lights from Channel street to Fisherman's wharf.

The time service in the building had become the cause of much complaint on account of the unreliability of the tower clock and the various electric clocks in the offices and waiting rooms. The department investigated the subject carefully, collecting data from terminals in other cities and adopted a modern half-minute jump electric clock system, controlled by a master clock; this system is now being installed. At the same time the Howard pendulum movement in the tower is being replaced by an electric movement designed by this department and controlled by the master clock operating the secondary clocks in the building; this movement was successfully tested for several months under actual working conditions before being installed.

## 7. Tugs and dredges.

The dredging equipment has been kept busy, not only in maintaining the necessary depth at the older piers, but also in excavating at the new structures wherever necessary before and after completion.

The smaller dredger, in addition to its ordinary work, spent considerable time in the troublesome task of taking out the rock blasted on the north side of pier 54 and the large machine was engaged at different times in pulling pile snags and dredging for sections 9A and 9B of the seawall.

The floating equipment has been kept in good condition in accordance with the requirements of the Federal Board of Inspectors; the expense of maintaining and repairing it has been quite heavy on account of its age and may be expected to increase as it grows older. Oil burners have been installed in both tugs and a considerable saving in operating cost has been effected by the use of liquid fuel in place of coal.

#### 8. Testing division.

This department has tested, both chemically and physically, all cement used on the work and has also passed on all rock, gravel and sand furnished by contractor for use in concrete; numerous tests have also been made on roofing felts, asphalt, paints, etc., furnished by manufacturers and intended for our work.

A series of long time tests has been begun to determine, if possible the action of sea water on local cements and it is hoped to add something of value to our knowledge on this subject.

Authority has been granted for the purchase of an Olsen Universal testing machine of 150,000 pounds capacity and of an Olsen cold bending machine and these will be installed in the near future. This will enable us, instead of employing others to do our work, to make the necessary tests on all reinforcing and structural steel, concrete, brick, metals, wood, etc., in our laboratory; added to this advantage there will be a saving in the cost of this service, as the machine will pay for itself in doing the work already planned.

### PURCHASING OFFICE.

In the opening chapter of this report it is suggested that the purchasing agent of the Department of Engineering should be a statutory office. The importance of this office can scarcely be overestimated, to emphasize which the following incident is cited:

Before the Board of Control had perfected its present organization it received for audit a claim for two carloads of lumber for a state institution for which \$35 per thousand feet was charged. The bill was referred to the purchasing agent of the Department for information as to the reasonableness of the charge. The agent quoted a price for the same grade of lumber at less than \$20 a thousand feet. The claim was disallowed.

Since the last biennial report, the office has been in charge of Mr. H. A. French, whose report here follows:

#### REPORT OF PURCHASING OFFICE.

By H. A. FRENCH, Purchasing Agent.

By the introduction of business methods into the purchasing office, the state, without lowering the standard of quality, is now paying less for the materials that enter into the construction and repair of its buildings, roads and river work than is paid by any firm, corporation or individual, purchasing similar quantities. It also has made the business of the State Department of Engineering more attractive to dealers, whereas a few years ago it probably was the least sought after by the general dealer.

The change that has been brought about in competing for the Department's business is shown by the increased number of bidders. Four years ago the only record of prospective bidders in the Department was a list required by law to be kept of

those firms which had made written application to be placed upon the bidding list. This list was so little known or appreciated that it numbered less than a hundred firms. It then appeared to be the policy of the Department to discourage rather than to encourage competition, for no attempt was made to increase this list beyond those firms voluntarily making the required written application, and firms making such application were required to renew their application each year to insure retention upon the bidding roll.

The present purchasing office record contains a list of 235 different segregations of classes of materials and the aggregate number of names of firms under these various segregations who regularly receive requests for proposals and that participate regularly in the bidding totals 1874. Additions to this number are continuously being made.

A policy of full and free access to all records relating to building construction has been adopted and carried out. The records of the Department previous to four years ago so far as they relate to orders for materials are so meagre as to be practically valueless. Under the present system all bids, correspondence, original requisitions, recommendations and memoranda in any way relating to the purchase are attached to the Department's copy of each and every order and all bidders are not only given free access to the same, but are encouraged in the desire and assisted in every way to examine the records of the orders in which they may be interested. To so great an extent is this policy appreciated and so eager are the dealers of the State for a share of the Department's business that many firms make a regular practice of having their representatives go over the bids in cases where they were not the successful bidder, for the purpose of arriving at a basis upon which they may again bid with better chance for success. The wisdom of this policy has been shown by a constantly broadening distribution of the Department's business and consistently increasing list of bidding firms.

The low prices which the department obtains in its purchases is very largely due to the promptness of its payments and the absolute insurance of payment which accompanies each and every order. By cooperation in the pre-audit policy of the State Board of Control, in full spirit as well as in letter, an order from the State Department of Engineering stands on a par with a certified check in assurance of payment. No order is placed until an unexpended balance sufficient to meet the obligation of the order can be shown in the appropriation or fund from which payment is to be made, and on the books of the Department's auditor the amount covered by the order is set aside and can be used for no other purpose than the payment of the obligation incurred.

In promptness of payment no concern in the state, doing a similar amount of business, equals the Department's record. A copy of each order is sent to each representative of the Department to whom delivery is to be made, and upon this copy a return is made to the Purchasing Department upon delivery. Upon the receipt of this return, a report of full compliance with the terms of the order, full payment is made. This puts the business of the Department upon a cash basis, increases its attractiveness to the dealer and reaps the reward to the state of closer bidding.

A very considerable saving has been made for the state by the Department by the policy of dealing direct with manufacturers upon the basis of the most favored customer rule. It is held that wherever a manufacturer is willing to carry the Department's account there is no good reason why it should not sell to the state at as low a figure as to any customer. This is in opposition to the policy of protecting the jobber adopted by many manufacturers, a policy regarded as necessary with relation to many classes of business, but is held by the Department that the state's business is in a class by itself for the reason that the state does not enter into competition with the jobber or the retailer in the resale of the materials which it purchases, and for the further reason that the officials of the Department are not buying for their personal use, but on the contrary merely are acting as agents in a business concern in which all citizens of the state are equal partners. The Department furthermore holds that no partner in this big business concern has the right to



charge his fellow partners an excessive price for the materials which he happens to furnish for the common use and benefit of all, and that any price based upon protection to any individual concern is an excessive price. It also holds that, on account of the character of the state's business as to the absence of risk and the reduction of the selling cost to the lowest possible terms, the manufacturer can afford to sell the state at as low a price as to any other customer, regardless of the quantity purchased. It is gratifying to note that a constantly increasing number of manufacturers agree with the soundness of this claim, with the result that in the case of many articles purchased by the Department competition no longer is confined to the portion of the manufacturer's 10 per cent protection which the various individual jobbers are willing to accept.

The purchasing office, although constantly handling an increasing quantity of business, has been administered with due regard to economy. The office since the beginning of July, 1913, and up to November 30, 1914, handled a total of 8,493 orders, or an average of 21 for each working day. In the eleven months of the year 1914 it handled 6,424 orders, or an increase from a little less than 15 orders a day in the last half of 1913 to nearly 24 orders for each working day throughout the year 1914. The total amount of the business handled amounts to something over a million dollars annually. The operating cost of the purchasing office is approximately \$600 a month. Based upon an annual business of one million dollars, the purchasing cost is a little less than eight tenths of 1 per cent.

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PART II

Hydroeconomics

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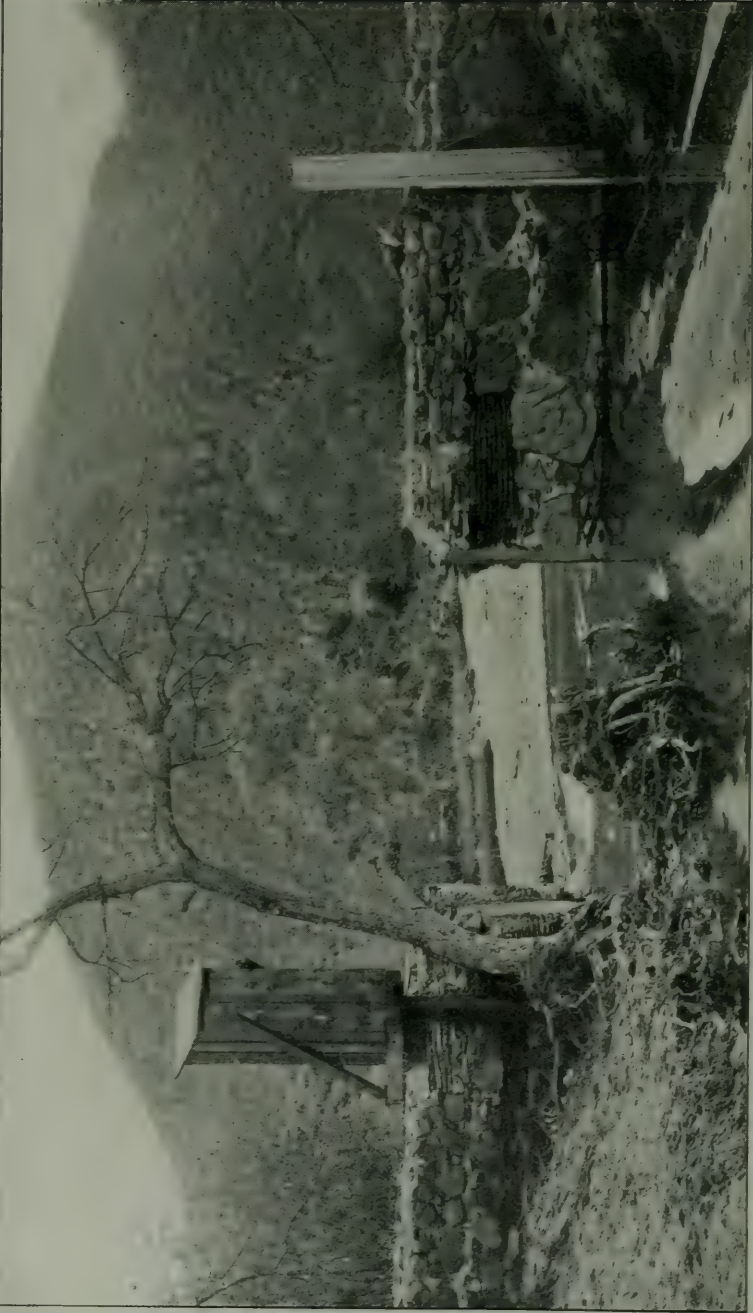


Plate XVIII. Oldest Dam in California—1787, Nine Feet High. (Courtesy H. B. McGlaskan, U. S. Geological Survey.)

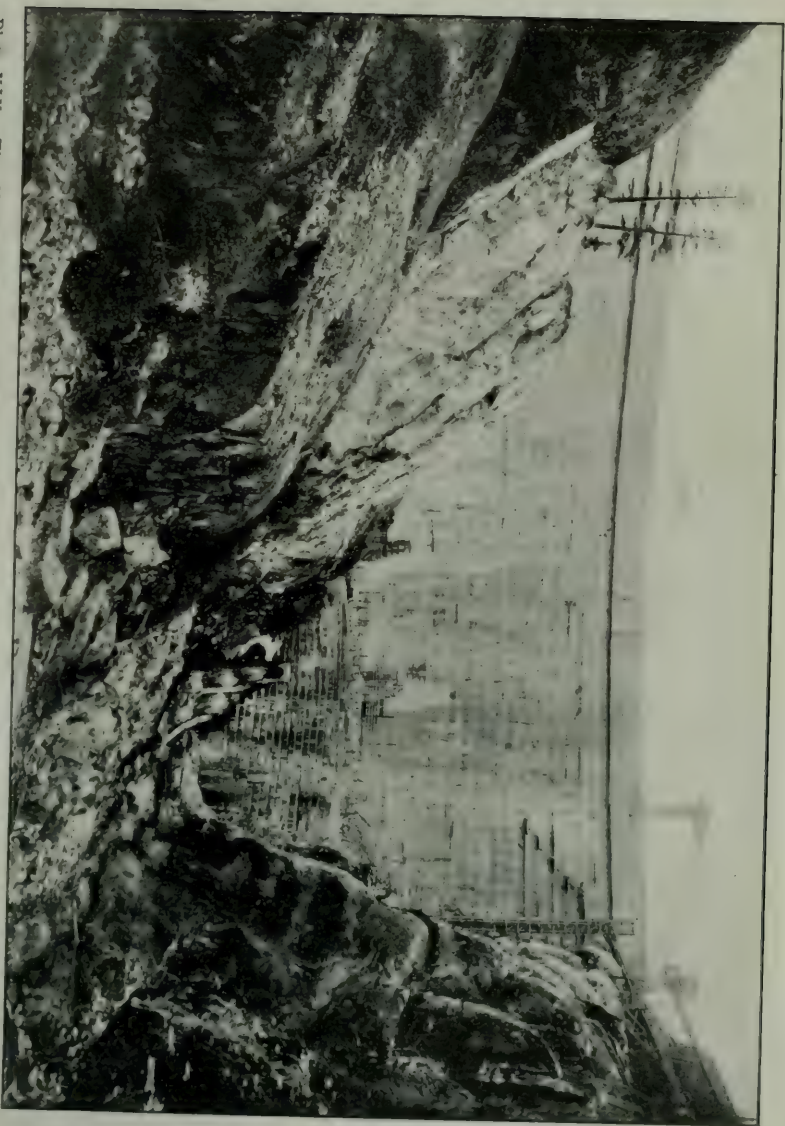


Plate XIX. The New West Dam in California—1914, 280 Feet High. (Courtesy Pacific Gas and Electric Company.)



# HYDROECONOMICS.

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## SACRAMENTO RIVER PROBLEMS.

Long ages ago, as measured by man's brief units of time, but at a comparatively recent period in the geologic history of California, probably in the later centuries of the glacial period, lapping over from the Pleistocene age to the early part of the Quaternary, the Great Valley of California, extending from the north end of the Sacramento at or near Iron Canyon to the south extremity of San Joaquin Valley at Tejon, was the site of a vast fresh water lake. The word "vast" in this connection is used correctly, as the area of this body of water, more than 17,000 square miles, was equal to that of Lakes Erie and Ontario, combined.

Whether the lake was drained by a sudden seismic cataclysm, or by the gradual wearing down of its outlet to the ocean through a pass in the westward wall between Mount Diablo and Mount Tamalpais, is not clearly revealed, but the latter seems most likely.

Much of the floor of the lake was below sea level, and when the barrier was broken through allowing the waters of the Pacific Ocean to enter the lower portions it became a great bay or sea with arms extending north and south.

By the continual, if slow, accumulation of detritus washed down from the surrounding mountains, the water was driven farther and farther toward the Golden Gate, and the present floor of the two great valleys—the Sacramento and the San Joaquin—was formed by those fluviatile deposits from the highlands.

This great inland sea which stretched along the foot of the Sierra has finally become but a remnant—Suisun Bay, lying just inside the gateway which is now called Carquinez Straits.

The area of Suisun Bay is about 50 square miles at ordinary stages. Contiguous to it originally were 100 square miles of marsh lands covered daily by the tide.

In the deltas of the Sacramento and San Joaquin rivers are more than 500 square miles of land with an elevation of less than ten feet above low tide. The range from low to high tide is about six feet at low stages of the rivers.



The principal islands forming the deltas of the two rivers named are as follows:

TABLE 2.

<i>Sacramento River Delta.</i>	
Merritt .....	4,200 acres
Sutter .....	2,500 acres
Ryer .....	11,800 acres
Grand .....	17,100 acres
Andrus .....	7,600 acres
Brannan .....	7,000 acres
Sherman .....	14,000 acres
Tyler .....	8,664 acres
Twitchell .....	3,500 acres
<i>San Joaquin River Delta.</i>	
Union .....	33,000 acres
Roberts .....	48,000 acres
Rough and Ready .....	1,600 acres
Lower Jones Tract .....	5,739 acres
Upper Jones Tract .....	6,280 acres
Victoria .....	6,900 acres
Woodwards .....	2,245 acres
Bacon .....	6,700 acres
Unnamed .....	1,400 acres
Unnamed .....	4,100 acres
Unnamed .....	3,100 acres
Vandeville .....	5,700 acres
Frank Tract .....	3,100 acres
Bethel Tract .....	3,780 acres
Bradford Tract .....	2,120 acres
Webb Tract .....	5,580 acres
Jersey .....	4,000 acres
Venice .....	3,875 acres
Bouldin .....	6,240 acres
Staten .....	9,300 acres

These islands were all formed by the gradual deposition of fine material brought down from the mountains by the annual floods of the rivers. By the action peculiar to sediment-bearing streams, the banks were built up higher than the surface of the land some distance away, and nearly all of these islands have that characteristic. Being surrounded on all sides by the streams that built them, the borders of the islands forming the banks of the streams are higher than the land at the interior, so that they may be correctly described as being "saucer shaped." The rims of these bowl-like islands were sometimes raised well above tide level, as at the upper end of Grand Island, where the bank was about 14 feet above low tide; and at the head of Roberts Island on the San Joaquin the level of the bank was 18 feet above datum. The lowest point on Grand Island was more than ten feet below low tide and 25 feet or more lower than the rim at the upper end of the island.

Before mining in the mountains had sent untold millions of cubic yards of detritus down the rivers, and before levees had been constructed along their banks in attempts to keep the water off the adjoin-

ing land, the waters of the rivers were free to spread over the floor of the valley whenever they were swollen to a volume larger than the prism between the banks.

As stated above, the banks of silt-bearing streams, are higher than the land at a distance. This condition produces troughs or basins between the rivers and the rising ground of the foothills. The fall from the top of the river bank is sometimes as great as ten feet in a thousand for short distances.

Prior to the commencement of farming on the low lands and the building of protection levees, the high waters ran over the banks, filling the basins to the flood level of the stream and obliterating all trace of the channel, excepting as the banks were marked by the growth of trees.

During the flood of 1853 the conditions are described as presenting to view a "sea of water" from Sutter's Fort (in Sacramento City) westward to where Davisville now is, and southward to Stockton, the water being three feet deep over the banks of the river.

The condition that caused more than one million acres of land to be inundated by the waters of Sacramento River, and as much more by the San Joaquin and its tributaries, was simply the inadequate size of the channels.

Hydraulic mining began to send debris down very shortly after Marshall's discovery of gold in 1848, and naturally great quantities of it were arrested in the channels where the slight gradients reduce the velocity of the water.

Very soon after the miners began washing the hillsides into the rivers, farmers were attracted to the rich lands lying partly submerged on the islands of the river deltas, and began in 1852 or 1853 to build levees to keep the water off the land. The first attempts were at the upper end of Grand Island, where small levees were built to keep off the flood waters from the river. These were extended from time to time along the banks of Old River and Steamboat Slough, until finally the entire island was encircled, not, however, without suffering breaks at different times. Of late years the levees have been so strengthened that they withstood the floods of 1907 and 1909, while the nearby islands were flooded.

The settlement of other islands followed; more levees were built and the river more or less successfully diked off from spreading over the lands. The result of all these changes, filling the river beds with debris and narrowing the channels with encroaching levees, has been to raise the water plane all along the course of the streams.

The Commissioner of Public Works estimated in 1894 that the Sacramento River from the mouth of the Feather to Suisun Bay had been reduced in cross-sectional area one third. Low water stages at Sacra-

mento were then reported to be five to seven feet higher than in 1849.

Prior to the influx of mining debris the influence of tides in Suisun Bay was felt in Sacramento River for several miles above the city of Sacramento, but with the rise of the bed of the river the limit of tidal action gradually receded until for many years no pulsations could be detected in the river above Haycock Shoals, 10 miles below Sacramento.

The depletion through the agency of the annual storms of the stores of mining detritus in the gulches and canyons of the hills coupled with the cooperative efforts of state and nation in works to arrest the flow of debris down the Yuba River have affected the regimen of the main river to such an extent that for several years the water plane has been slowly falling.

Tidal pulsations were reported in the river at Sacramento City in 1902. They became quite pronounced in 1910 and have increased in height until in 1913 there was a daily fluctuation of more than 20 inches recorded by the river gauge of the U. S Weather Bureau. Owing to an unusually large summer flow in the river this year the tidal action is much less marked.

In its original condition the river was not able to carry the flood waters, as was shown in 1853 and 1862. Although the latter date was twelve years after hydraulic mining had commenced, the fact that low water registered 0 on gauge as late as 1856, and in 1861 it was only 1.5 feet is taken to indicate that not much filling had occurred up to that time, and yet, as before stated, the water ran over the banks all along its course, converting the valley into a sea from ten to twenty miles wide.

In attempting to devise any scheme for relieving the situation as it exists in the great valley of California, it is found that the interests of navigation, drainage, flood control, and irrigation are so intimately connected that one can not be discussed without considering the others; and they seem to pair off in antagonisms, although so interdependent. Large reservoirs to intercept the flood are advocated, and could undoubtedly be made to greatly lessen the dangers of the flood waters, but to construct and maintain them without regard to their use for irrigation would not be thought of. Yet, if they are to be useful for the latter purpose, they must be filled with the first water that comes in sufficient quantity, else they may not be filled at all. If they are filled early, then when the flood arrives their capacity to absorb the flood flow is gone. So the one interest is opposed to the other.

Navigation requires a small channel in order to husband the water into a narrow space when the stream is low; flood protection demands a waterway of ample dimensions. Elaborate schemes have been worked out to reconstruct the main channels of the rivers so as to carry ordinary high stages, with overflow structures to take off the surplus



into auxiliary channels, confining it between embankments so as not to flood the lands,—all of these by-passes to converge into the one channel entering tide water.

Another scheme that has been proposed is to dredge the detritus from the river channels, using the material dredged to strengthen the levees on the banks. In the case of the Sacramento River, it has been estimated that the channel from Feather River to Suisun Bay has filled from six to fifteen feet and that from 80,000,000 to 120,000,000 cubic yards of detritus are lodged there. Let all of this be taken out and still the channel will not carry ordinary floods, much less the extraordinary. The river from the vicinity of Colusa to the mouth of the Feather has channel capacity to carry within its banks only about 30,000 second-feet, yet the records show that at Iron Canyon, 60 miles above Colusa, there were, February 3, 1909, 254,000 second-feet flowing. The stretch from Stony Creek, where it has the first opportunity to overflow, to Colusa, the gradient of the river, as determined from the slope of the low water surface, is 1.29 feet per mile, and for the stretch of small channel way, from Colusa to Feather River, the fall is only 0.34 feet per mile, so it can readily be seen what extensive changes are necessary to be made in that stretch to make the river carry all the water that Iron Canyon sometimes delivers.

Engineers studying the problems long ago agreed that whatever may ultimately be done for the solution of the several problems, it will all fail of giving protection to the islands of the Sacramento delta unless extensive channel enlargement and rectification be done at the confluence of Sacramento and San Joaquin rivers.

All of the drainage of the Sacramento must enter into the bay through a narrow pass. Just above Rio Vista, where the overflow from up the river coming down through the Yolo Basin reenters the Sacramento through Cache Slough, the river was formerly 2,600 feet in width. This has been reduced to about 1,800 feet by means of jetties. A few miles below this the channel is only 700 feet between banks. When a flood wave is rolling down the river it must mount higher and higher as the channel narrows, and when it meets the incoming tide, five or six feet high, forming as it were, a wall of water, it must ride on top of this tidal dam, with disastrous results to the shore embankments. It therefore becomes imperative that this constriction must be removed as preliminary to any scheme for river improvement above. This is now being accomplished as will appear herein, later.



The course of a flood in the Sacramento Valley may be stated as described in a former report of this Department, as follows:

The river enters the valley at Iron Canyon, carrying an observed maximum of more than 276,000 second-feet. The channel, of varying capacities and tortuous course, traverses the length of the valley the first sixty miles in the trough, thence occupying a ridge from which the land slopes either way to lower land on both sides. After running for sixty miles the stream is augmented by Stony Creek, from the west. Thence the channel, even in ordinary floods, begins to spill its surplus into the Colusa Basin; the water in this basin being constantly added to by overflows at intervals nearly the whole length of the river to Knight's Landing. Some is spilled along the upper reaches over the east bank and is picked up by Chico Creek, Angel Slough, and other channels, led into Butte Basin, thence into Sutter Basin and reenters the river at the lower end of the latter. When the flood wave has passed and the water level in the river lowers, Colusa Basin begins to return its waters to the river through Sycamore Slough near Knight's Landing. From Stony Creek to Feather River, a distance of 117 miles, the Sacramento has no tributaries, but sometimes, as in 1907 and again in 1909, when Butte Basin is already full, Feather River breaks over its banks 10 or 15 miles below Oroville, and the escaping water, running across the plains north of Marysville Buttes, enters Butte Basin, swelling the volume already there until the Sacramento River levees near Colusa are overtopped, engorges the river and adds to the outflow toward the west into Colusa Basin. Feather River, which also occupies high land, receives Yuba and Bear rivers on the east, overtops its banks and flows into Sutter Basin on the west, swelling the volume already received from Butte Basin.

The Sacramento having parted with its surplus in the upper reaches would now be able to keep within its banks were it not for the return of those last waters through Sutter Basin and the addition of the waters of the eastside tributaries just named.

Being swollen by these accessions the water now begins to flow out over the west bank in a broad sheet, the water running to lower land in Yolo Basin. Arriving at Sacramento city, the river is again reinforced by the American River. This stream, when gorged, flows over its banks to the north, filling American Basin, which already has received considerable quantities of water from the Sacramento River and the foothill drainage. Below Sacramento the river would, except for levees, overflow both banks all the way to Rio Vista, that to the west, running into Yolo Basin, and that on the east flowing towards Stockton until intercepted by the Mokelumne, by which stream it would be conducted into the San Joaquin. Near Rio Vista the waters that were discharged into Yolo Basin are returned to the river through Cache Slough, the quantity here entering having been largely increased by the hill drainage from the west of the basin.

Since records of stream flow have been kept the greatest floods visiting the Sacramento Valley occurred in March, 1907, and January, 1909.

Prior to those floods, one occurred in February, 1904, but at that time gauges had not been established on all of the streams, and upon those that were metered with the exception of Sacramento River at Red Bluff, the flow was far less than that registered in the two years named.

The following table, compiled from the records of stream flow is presented to show the comparison of floods, occurring in the years above named:

TABLE 3.

Comparison of the flood flow into Sacramento Valley for March, 1907, and January, 1909.

Streams	Flow at crest, cubic feet per second			Greatest daily mean flow—second-feet.		Greatest 4-day mean—second-feet	
	Mar., 1907	Jan., 1909	Maximum flow	Mar., 1907	Jan., 1909	Mar., 1907	Jan., 1909
Sacramento .....	204,000	205,000	254,000	187,000	137,000	152,000	129,000
Feather .....	187,000	137,000	187,000	187,000	137,000	135,900	115,200
Yuba .....	100,000	111,000	125,000	100,000	111,000	75,200	79,500
Bear .....	25,800	29,500	29,600	25,800	25,300	16,300	17,400
American .....	219,000	98,000	2125,000	105,000	98,000	83,400	77,900
Stony Creek .....	26,600	22,100	39,700	26,500	22,100	16,700	16,800
Cache Creek .....	20,300	20,800	20,800	19,200	20,100	13,400	11,900
Putah Creek .....	37,000	28,800	37,000	30,000	28,800	16,100	18,300
Unmetered .....	120,000	105,000	120,000	120,000	105,000	76,000	76,000
Total flow into valley.....	839,700	757,300	-----	800,500	684,300	585,000	542,000

The maximum "peak" of the flood in the Yuba River in March, 1907, when the debris barriers erected by the Debris Commission were swept away, has been estimated to have been 125,000 second-feet.

The flood on the American carried away the gauge and it is believed that the crest flow reached the maximum. Adding the 31,000 second-feet thus found to the recorded crest flow stated in column two of the table gives a total of 870,700 second-feet as being the probable quantity of water entering the valley on March 19, 1907.

In making investigations for the purpose of fixing a channel capacity to carry maximum floods, high water marks in the American River were pointed out by people who were present at the time of the flood in 1862, and from the data thus obtained it is estimated that American River contributed 185,000 to 200,000 second-feet of water to that memorable flood.

In column 4 of the table, the maximum flow stated for Sacramento River occurred on February 3, and that for Stony Creek, February 2, 1907.

Had all of the maxima stated in the table occurred at one time the aggregate flood would have exceeded 938,000 second-feet.

Few people realize that the Sacramento River is the fourth river of the United States in magnitude of flood flow, being larger in volume than the Missouri, Arkansas or Red rivers; larger than the Mississippi above the confluence of the Missouri and nearly equal to both the latter below their junction.

The three rivers affording a larger flood flow than the Sacramento are the Columbia, Ohio, and the Mississippi below the Ohio.

A comparison of the flood volumes of the principal rivers of the United States appears in the following table:

TABLE 4.  
Comparison of flood discharge of rivers in the United States.

Stream	Maximum flood discharge, second-ft.	Drainage area, square miles	Run-off, second-feet per square mile
Missouri .....	546,000	527,000	1.03
Mississippi above Missouri.....	366,000	165,000	2.33
Ohio .....	1,233,000	201,700	6.11
Mississippi (Vicksburg) .....	1,777,000	1,100,000	1.61
Columbia .....	1,390,000	237,000	5.86
Sacramento .....	840,000	24,000	35.00

A striking feature of the above table is the large run-off per square mile of the Sacramento drainage as compared with the others, which emphasizes the rugged character of the area drained by it.

Contemplation of the enormous floods as expressed in the foregoing figures, with knowledge of the limited carrying capacity of the natural channels, leads all who are conversant with the facts to the same conclusion, viz:

That to contract the waterways with levees and at the same time to attempt to prevent inundation of the basins at the side, must be futile.

In discussions of this subject by this Department in former reports, it was said:

All along both banks of the streams, levees have been constructed in attempts to keep the water from overflowing the adjacent lands; but no extensive flood has ever yet occurred that these levees were not somewhere breached, entailing great loss to the lands and crops inundated. Millions of dollars have been spent in futile efforts at protection and other millions lost because of their failure.

The first thing that strikes the notice of even a layman in examining the river is the glaring fact that the levees are too close to the banks, almost everywhere. It is less than a thousand feet from the wharves of Sacramento city to the levee on the opposite side and thirty feet height measured on the gauge endangers them. The maximum amount of water entering the valley above Sacramento city on March 19, 1907, has been estimated at more than 600,000 second-feet. Think of carrying that amount between banks 1,000 feet apart. With the present channel capacity, it would have to move at a velocity of sixteen feet per second, or if it were possible to restrict the velocity to ten feet per second, it would require the levees to be raised about twenty feet higher, neither of which conditions could possibly be attained.

The problems of the maintenance of navigation, protection from floods and the drainage and irrigation of land have been studied by able engineers, and good, bad and indifferent solutions offered; but the first requisite is a unification of purpose and harmony of effort among the various and varied interests involved. That having been attained, methods may quickly be determined upon and carried out. But to give it the wonderful development it can and should have, all interests must unitedly strive for and accomplish restoration of navigable conditions, protection from flood disaster, and reclamation by drainage and irrigation where these improvements are required.

From the data of surveys, gauge readings and information furnished by the United States Geological Survey, and a study and observation of the Sacramento



River, it is very evident that in a general comprehensive scheme of improvement for flood conditions of the river we must open wide the mouth of the stream, make cuts to obviate the bad sharp turns below Rio Vista, then continue up the river, cutting out all bad bends. We should begin at the mouth of the river rather than from any midway or other point and pursue the work up stream. If the stream were straightened out above Rio Vista to Red Bluff then the waters would rush down and pile up in the lower reaches of the river, endangering vast tracts of reclaimed lands. Probably the most important part of a general scheme for flood control is the systematization of the location and construction of new levees and the proper replacing of the old ones. The levees are now perched upon the bank ridge so close to the water line that a few feet of erosion endangers not only the levees, but perhaps valuable crops on thousands of acres of land. There are so many diversified opinions and interests involved that it is a difficult matter to get one or several landowners to begin the work upon a proper basis when his or their neighbors entirely disregard the plan. This manifestly is wrong and some central authority should have power to compel the landowners to levee their lands in a way to protect the interests of the whole people affected by the reclamation.

This authority must have powers that command the whole levee system. Until we adopt a plan of this nature, a recurrence of the disastrous breaks caused by flood waters will continue, and relief can not be expected. For flood relief there must be sufficient cross-sectional area to carry away the highest water, and near the mouth of the river there must be provided such area way between levees that when the flood waters happen to meet the high tide the river waters may pass over the crest of the tide.

The foregoing suggestion from the Department of Engineering to provide more capacious channelway for the floods and to place the matter under state control was not a new proposition. In the report of John A. Brewster, State Surveyor General, in 1856, he described the conditions and offered a plan for flood control in the Sacramento Valley identical in its main features with the plan since adopted by the State. The report says:

The Feathers, Yubas, and Upper Sacramento bring the great body of waters from the upper country, which being concentrated at the mouth of the Feather and there finding the channel of the Sacramento unable to carry them off, overflow its banks and spread down the side of the river to Suisun Bay. I would propose to cut a canal from the Sycamore Slough down the edge of the overflowed land to the bay.

Now mark these words from that report:

A system of reclamation similar to the one proposed, or in fact any other should not be left to individuals or counties, but be general for the whole state where required and under the care of a state officer. Now is the time for a determination of the state policy in regard to this matter, and when a proper system is once adopted, all direct legislation thereupon should be in accordance with it.

In 1894 Messrs. Marsden Manson and C. E. Grunsky, consulting engineers to the Commissioner of Public Works, submitted a plan for flood control of the Sacramento River. Its essential features were as follows:

1. *Channel rectification.*—The enlargements of the natural river channels to their greatest capacity, and the straightening of crooked portions and the confinement of water to the improved channels.



2. To divert surplus water above the safe carrying capacity of the channels at selected points, and to control its diversion by means of permanent concrete weirs.

3. To convey the diverted surplus waters in by-passes, that is, between substantial levees properly placed down the trough of the basins, returning the water again to the river at proper points.

The rectification of the channels embraced the widening of the mouth of the Sacramento below the mouth of Cache Slough, and the utilization of Steamboat Slough as one of the main drains.

The by-pass in Butte Basin was to be 2,400 feet wide with the tops of the levees 3 feet above the assumed flood plane.

The Sutter Basin by-pass was designed to be 2,500 feet between levees 15 feet high, and to have a capacity to carry 70,000 second-feet.

The Colusa Basin by-pass was to be 800 feet in width, and to serve principally as a drain to carry off the drainage entering from the west side. It was intended to cut through the Knights Landing ridge and connect into the Yolo by-pass.

The by-pass down the Yolo Basin was to be 4,000 to 4,500 feet wide, with levees 15 feet high. Its capacity was to be 108,000 second-feet to Putah Creek and 130,000 second-feet below that point.

The easements or weirs were to be placed as follows:

The Butte Basin weir 4,000 feet long, 2 miles above Butte City.

Colusa Basin weir, 750 feet long, 4 miles below Jacinto.

Sutter Basin, one in the head of Butte Slough, another at Tisdale break, combined length 3,700 feet.

Yolo Basin, two weirs having aggregate length of 6,500 feet, below the mouth of Feather River, and a third, 1,200 feet in length, 7 miles below Sacramento City.

The crests of all of these weirs were to be at the general height of the river bank and at about 3 feet below the assumed flood plane.

The Commissioner of Public Works constructed three of the weirs recommended, to wit: Butte Slough, Tisdale and Elkhorn, 10 miles below the mouth of Feather River. These weirs discharged directly into the basins without levees or training walls to conduct the water through the basins. None of them were of the dimensions recommended in the report. The first named, Butte Slough weir, washed out before it was completed and has never been replaced. The other two are still intact and operate at each flood. The maximum discharge provided for in this plan was 200,000 second-feet below Cache Slough.

Before the system of stream measurement was installed giving accurate information as to flood volumes, eminent engineers differed in opinion as to the proper methods for handling the problems.

In 1880, Wm. Ham. Hall, State Engineer, associated with a board of consulting engineers consisting of Gen. George S. Alexander and

Col. Geo. H. Mendell, Corps of Engineers, United States Army, devised a plan to confine the river to a single channel by high and strong levees. If the flood flow were held in one channel, the great volume would scour the river bed deeper and create a capacious channel.

Temporary by-passes were to be provided to carry off surplus water until the river had increased its channel capacity to carry all floods.

In 1904 a commission composed of Major T. G. Dabney, Chief Engineer of the Yazoo Mississippi Delta Levee District; Major Henry B. Richardson, member of the United States Mississippi River Commission; Major H. M. Chittenden, Engineer Corps, U. S. Army, and M. A. Nurse, Chief Engineer for the Commissioner of Public Works of California, made a study of the flood control problem on the Sacramento and presented a plan for its solution.

The plan recommended by this commission, frequently referred to as the Dabney Commission, follows the general lines suggested by General Alexander and his associates in 1880. Its main features as stated in the report are as follows:

(a) To confine the flood waters to the channels of the various streams by means of levees, so as to prevent destructive inundations of the fertile lands.

(b) To correct the alignment of the river by cut-offs where necessary, and to increase its channel capacity by mechanical means wherever current action fails to accomplish this purpose.

(c) To collect the hill drainage, which now loses itself in the basins, in intercepting canals and convey it into the river at selected points.

(d) To provide escapeways over the levees for surplus flood waters during the period of channel development, and to provide for the disposal of this water in connection with the hill drainage.

(e) To provide for the relief of the basins from accumulation of rain and seepage water by means of pumps wherever gravity drainage is not practicable.

The flood discharge to be taken care of was estimated to amount to 250,000 second-feet at the mouth of the river. This estimate was based upon careful analyses of all data available at that time. The cost of the proposed works was estimated at \$23,776,000.

Like all other plans that had been offered for the reclamation of the great Sacramento valley from the devastating floods that periodically visits it the elaborate report of the Dabney Commission was "received and placed on file" without action taken thereon. And so it has been from the very dawn of the state's history—state engineers, federal officers, commissions and boards of public works have time and again urged the measures advocated by Brewster, but not until more than half a century had elapsed did the legislature declare a settled policy for the state.

Sixty years of abortive attempts to reclaim the overflow lands by individual action; of periodical floods causing the loss of crops and destruction of property worth millions of dollars; of growing injury

to navigation—sixty years of investigation, agitation and effort to unite and harmonize varied interests, and twenty years of study and research by the agents of the Government finally crystallized into a comprehensive plan—a gigantic project for the control of floods, improvement of navigation and reclamation of flooded lands.

This plan is presented in a report made to the Government by the Debris Commission, under the title, "Reports on the Control of Floods in the River Systems of the Sacramento Valley and the adjacent San Joaquin Valley, California," dated August 10, 1910. It was transmitted to the House of Representatives by the Secretary of War, June 27, 1911, and two days later referred to the Committee on Rivers and Harbors, and printed as House Document No. 81, sixty-second congress, first session.

### FLOOD CONTROL.

This report and the plan proposed by it was made in pursuance of the provisions of an act of congress approved March 1, 1893, known as the "Caminetti Act," creating the California Debris Commission which act prescribes the duties of the commission to be:

1. To regulate hydraulic mining so as to permit the resumption of that industry so far as is compatible with the protection and restoration of the navigability of the Sacramento, Feather and San Joaquin rivers, and the prevention of damage from overflow.
2. To improve the navigability of all the rivers of this system, deepen their channels and protect their banks, with a view of restoring as near as practicable and the necessities of commerce and navigation demand the navigation of said rivers to the conditions existing in 1860.
3. To afford relief in flood time and to provide sufficient water to maintain scouring force in summer season.

The first object stated in the Caminetti act was quickly accomplished after the Debris Commission was formed.

The second object was made the subject of several years investigation and study, resulting in plans for partially obtaining the desired end, which will be more fully described under the head of "Debris Control." In a special report dated June 30, 1907, the commission submitted plans for the continuance of the control of debris in the tributaries of the Sacramento River.

The third object enjoined by the act creating the Debris Commission: "To afford relief in flood time and provide sufficient water to maintain scouring force in summer season," was the subject of the exhaustive report above referred to as appearing in House Document No. 81.

This report was made to the Chief of Engineers, United States Army, and he, in transmitting it to the Secretary of War, said:

Recognizing that the interests of navigation, debris control and flood control are inseparably connected, the commission has considered these problems as one general project, thus utilizing for the common good to the fullest extent practicable the works for any one of the three projects.



A preliminary report in 1907 had recommended enlarging and straightening the lower reaches of the Sacramento as a necessary part of any scheme for flood control, and asked for \$800,000 for beginning the work. The report was made after the California legislature had adjourned, but promptly upon its reassembling by an act approved March 1, 1909, it appropriated one half of the amount asked for.

Congress in the River and Harbor Act, approved June 25, 1910, appropriated a like amount, making \$800,000 available for the purpose stated. The state's appropriation was placed in the treasury of the United States to be expended by the national authority for the purpose specified.

Referring back to the plan for complete control of floods in the Sacramento, proposed in the report of the Debris Commission, referred to as House Document No. 81, (62d congress). After going extensively into the history of floods and flood conditions, quoting all available data, and discussing former reports and plans, particularly the Dabney plan of confining the floods to one channel, the report says:

The principal objections to this project (Dabney plan) are its incompleteness and owing to lack of flood-discharge data, its inadequateness. The principals upon which it is based, however, are sound. The project proposed by the commission differs from that project principally in providing for the complete control of a much larger flood discharge.

It seems practicable to control the floods in this river and its tributaries in such a manner as to secure the desired results without the objectionable features of injury to Suisun Bay; injury to navigation in Sacramento River from Cache Slough to Colusa; indefinite period of construction, and excessive cost.

With regard to the difference in magnitude of flood flow provided for in the two projects it points out that the former plan was for 250,000 second-feet at the mouth of the river, while the flood of 1907 had furnished 600,000 second-feet and continues:

That project provided for the moving of about 320,000,000 cubic yards of material, of which 214 millions were to be removed by the river (scour) and carried to tidal waters. A modification of the project to meet the present known maximum flood discharge will involve the moving of more than two and one half times the above amount. If the same assumption is made with reference to scour by the river, then about 545,000,000 cubic yards will be carried to tidal waters. This amount of material cannot be carried into Suisun Bay without injury to that body of water, resulting in injury to navigation on both the Sacramento and San Joaquin rivers and the reclaimed areas along that bay.

The new plan proposed by the Debris Commission was to consist of the following:

1. Increasing the carrying capacity of the river above the Moulton Break to 250,000 second-feet by moving the levees farther apart and making them higher.

2. Constructing a weir at Moulton's break, 13 miles above Colusa, and connecting it by a permanent by-pass through Butte and Sutter basins with the Sacramento River at the confluence of Feather River.



The Moulton weir to have a capacity to pass 185,000 second-feet, and the by-pass to carry 220,000 second-feet. This would reduce the flow in the main river below the Moulton weir to 65,000 second-feet.

3. Reconstructing the present Tisdale weir so as to pass 35,000 second-feet and convey it in a by-pass to the Sutter Basin by-pass. There will then remain 30,000 second-feet in the river below Tisdale weir.

4. Confining the flood waters of the main river to its channel between escape weirs, and also confining the waters of Feather River and all other tributary streams.

4a. The improvements proposed for the Sacramento River between Moulton Weir and Feather River contemplate four cutoffs, viz: Race-track Bend, Ministerial Bend, Collins Eddy, above Knights Landing, and one cut eliminating Grays and Woods bends, below. No other cutoffs are contemplated on the main river or any tributaries, but improvement is proposed of Steamboat Slough above Cache Slough, by moving back and raising its levees.

5. Constructing a weir opposite the mouth of Feather River to carry all flood waters in excess of the capacity of the river below. It is estimated that the river below the junction of Feather River may carry 50,000 second-feet, and that the weir (since named Fremont weir) will be required to pass 400,000 second-feet, to be conveyed in a by-pass through Yolo Basin to Cache Slough. This by-pass will receive accessions of flood waters from Colusa Basin, Cache and Putah creeks and the drainage from the Coast Range hills and West side plains. The by-pass channel to be enlarged as it progresses to accommodate these accessions.

6. Constructing a drainage canal from Colusa Basin through Knight's Landing ridge to connect with Yolo by-pass. This canal to have a capacity of 10,000 second-feet.

7. Constructing a weir at Bryte's Bend, two miles above the mouth of American River, and connecting it by a by-pass channel with Yolo by-pass. This weir to divert 70,000 second-feet, leaving 100,000 second-feet of the combined waters of American and Sacramento rivers to be carried by the main river to the junction of the Yolo by-pass at the mouth of Cache Slough.

8. Improving the river below the American so as to carry 100,000 second-feet.

9. Dredging the river below Cache Slough, widening and deepening the channel to flood channel section to carry 600,000 second-feet. This work includes a cutoff across Horseshoe Bend.

10. Collecting drainage from hills and adjacent plains in intercepting canals and conveying it to the river or by-pass channels at convenient points.

11. Providing for the drainage of the basins by culverts and gates and installing pumping plants at various points.

Item (6) above, Colusa Basin Drainage Canal is made necessary by reason of the construction of the levees below Tisdale weir which would close Sycamore Slough at Knight's Landing, and which is the natural drainage channel from Colusa Basin. The Colusa Basin Canal has since become known as "Knight's Landing Ridge Cut."

The great flood of 1907, which is considered the largest that has occurred since the occupation of the country by Americans, with the exception of that in 1862, was exhaustively analyzed in a paper presented to the American Society of Civil Engineers by Messrs. W. B. Clapp, E. C. Murphy and W. F. Martin in 1908.\*

The estimates of flood discharge presented in this paper were largely used as a basis for the estimates by the Commission of the requisite channel capacities, concerning which, after quoting tables comparing different floods, the report says:

It is thought that the estimates of Messrs. Clapp, Murphy and Martin should be followed very closely in determining the necessary channel widths, and their maximum is assumed, with certain allowances for flattening of the flood wave in passing down the improved channels.

It is doubtful if the flood in the American was a maximum in 1907 and it is not considered safe to estimate its maximum flood discharge at less than 120,000 second-feet.

Considering the above discharge data and the estimated maximum flood discharge of Messrs. Clapp, Murphy and Martin, it is considered that provision should be made for the following discharges:

	Second-feet
Sacramento River below Stony Creek.....	260,000
Stony Creek.....	30,000
Sacramento River at Moulton weir.....	250,000
In river to Tisdale weir.....	65,000
In river from Tisdale weir to Feather River.....	30,000
Tisdale by-pass.....	35,000
Sutter-Butte by-pass.....	185,000 to 220,000
Feather River above Marysville.....	150,000
Yuba River.....	110,000
Bear River.....	30,000
Feather River below Marysville.....	240,000
*Yolo by-pass at spill-way.....	400,000
Yolo by-pass below Colusa Basin Canal.....	410,000
Yolo by-pass below Cache Creek.....	425,000
Yolo by-pass below American by-pass.....	490,000
Yolo by-pass below Putah Creek.....	510,000
From Feather River to American River.....	50,000
From American River to Cache Slough.....	100,000
Below Cache Slough.....	600,000
American River.....	120,000
Colusa Basin Canal.....	10,000
Cache Creek.....	20,000
Putah Creek.....	25,000
†Sacramento by-pass.....	70,000

\*Fremont weir.

†Bryte's by-pass.

The above discharges are large and much larger than many may consider it advisable to provide for. The floods considered, however, were of long duration and but little reduction can be allowed for the flattening of the flood wave under such

\*Volume LXI, Transactions American Society of Civil Engineers, pp. 281-330.

conditions. In the projects that have heretofore been seriously considered, the estimated flood discharges of the main river and of most of its tributaries have been abnormally low, and the possibility of even those low discharges being maintained for some days was not considered probable. The floods of 1907 and 1909 have proved conclusively that a flood in this river may continue for several days at almost the point of maximum discharge. Failure to provide for a discharge such as is shown by these floods of 1907 and 1909 would leave open the way for damage by the occurrence of a similar flood.

The cost of the proposed project the Commission estimated would be \$33,800,000 of which sum \$800,000 had already been provided by Federal and State appropriations.

The Commission expressed its conclusions upon the plan proposed as follows:

The project here submitted differs much from the commonly accepted solution, but this commission is satisfied that it more nearly meets the requirements of the case than any heretofore considered. In a consideration of this project attention is invited to its small estimated cost and short time of completion; also to the fact that the floods are controlled immediately and completely upon its completion.

The results to the State of California in permitting reclamation and preventing damage to reclaimed lands are great, but the United States also gains in keeping the present channels uninjured. It is the opinion of the commission that both should therefore share in the construction of the works under this project, the United States to the extent of  $33\frac{1}{3}$  per cent. It is also the opinion of the commission that the State of California will benefit to such an extent by the control of the floods of the river that upon the completion of this project it should take over and maintain all flood-control works, the United States to provide only for the maintenance of the navigable channels. This seems an equitable distribution both of the first cost and the maintenance.

It is therefore recommended:

*First*—That the United States begin at once the work for the control of the floods of the Sacramento River in accordance with the above project and provide for its early completion.

*Second*—That the United States contribute one third of the cost of work and the State of California contribute the remaining two thirds.

*Third*—That upon its completion the United States turn over to the State of California for maintenance all flood-control works.

In allotting two thirds of the cost of the work to the state, the idea in mind was that it would be divided equally between public appropriations and assessments or contributions collected from the lands benefited by their permanent reclamation. The report was dated August 10, 1910. It was transmitted to the Secretary of War by the Chief of Engineers, June 24, 1911, and by the secretary to the House of Representatives on June 27th and referred June 29, 1911, to the Committee on Rivers and Harbors and ordered to be printed with illustrations.

Soon after the submission to congress of the Debris Commission's report the Governor of California called an extra session of the legislature, and among the matters commended for consideration was the Commission's proposed flood control project.



By an act approved December 24, 1911,\* the report of the Debris Commission was approved with such modifications and amendments as might be found advisable as a plan for controlling the flood waters, improving navigation and reclaiming the overflow lands.

Thus, for the first time in the long history of this matter did the State of California adopt a policy and commit itself to a definite method of procedure. In addition to approving the report of the Commission the act created a State Reclamation Board to carry the project into effect so far as concerned the state's share.

This board was given jurisdiction over any plan of reclamation undertaken on the Sacramento and Feather rivers in order that such plans should not conflict with the flood control project as approved or to be modified and amended by the board. The State Engineer was directed to procure data and make such surveys as might be required to enable the Reclamation Board to amend or modify the proposed plans. The sum of \$10,000 was appropriated to pay the expenses of the surveys.

The Reclamation Board consisted of three members and the Governor appointed V. S. McClatchy of Sacramento, W. T. Ellis, Jr., of Marysville, and Peter Cook of Rio Vista, to constitute the board. The adoption of a comprehensive scheme for flood control and reclamation under the direction of a state body with large powers came none too soon. Ever since reclamation commenced in 1852 any land owner in the overflow region was permitted to "fight the common enemy" in his own way, even though his way meant devastation to his less vigilant or weaker neighbor. Efforts to reclaim the valuable lowlands continued—levees were built, farther and farther into the basins. The investigations made for the board discovered that already such levees extended more than a mile into one of the by-passes that is a vital part of the whole enterprise. Other projects were under way, encroaching upon the waterways contemplated by the Debris Commission's plan. Unfortunately, the law creating the Reclamation Board gave it jurisdiction over reclamation plans "hereafter adopted," so that the plans already inaugurated could not be interfered with nor changed excepting so far as their promoters could be influenced by "moral suasion." This latter was sometimes accomplished. The board found one private enterprise preparing to carry out plans that would completely block an important proposed by-pass. Through the efforts of the board that and other similar obstructive projects were modified to conform to the general flood control plan, or abandoned.

The adoption of a settled policy of state control over reclamation and flood control in a way that gave promise of absolute protection greatly stimulated individual effort along those lines. Indeed, so actively did private interests enter upon reclamation and so diligently did they

\*Chapter 25, Statutes, Extra Session, 1911.



prosecute extensive plans, approved by the Reclamation Board, so as not only to avoid encroaching upon the Debris Commission plan, but on the contrary to form a part of those proposed works, it was soon found that a great deal of the public work planned by the commission was being done by private enterprise, making it possible to eliminate much of the cost estimated in the commission's report of 1910. Thereupon the Committee on Rivers and Harbors of the House of Representatives on December 2, 1912, requested the Board of Engineers for Rivers and Harbors to review the report embodied in H. R. Document No. 81, 62d Congress, and to report subsequent information and conclusions thereon.

In compliance with that request the Debris Commission reported February 8, 1913, giving account of the tremendous development above mentioned and the great progress made toward accomplishing the end sought in its former report. The commission estimated that in view of what had been accomplished and the work already planned by private enterprise, the joint governmental costs to complete the works for the control of debris and floods and improvement of navigation according to the plans contemplated in its 1910 report would be \$11,717,008, not including the \$800,000 appropriated jointly for work at the mouth of the river, and not including costs for rights of way.

The Commission recommended that one half of the estimate, or \$5,858,504 be paid by the United States and the other half by the state and that all rights of way be furnished without cost to the United States. It will be seen from the above stated figures that the National Government's share of the cost has been reduced nearly one half. The land owners, however, will not be so fortunate, since they are expected to procure the rights of way, and the price charged for the land to be taken will far exceed the prices considered in the original estimate.

Mention was made in a former paragraph of the appropriation of \$400,000 by the legislature and a like amount by congress to begin the work of widening the mouth of Sacramento River as recommended by the preliminary report of the Debris Commission in 1907 and included in the flood control plan of the Commission's report of 1910.

With the \$800,000 fund in the treasury of the United States the Government was ready to begin the preliminaries for widening the mouth of the river, and to that end a contract was let February 28, 1912, for the construction of two 20-inch suction dredges.

The contract price for these huge machines was \$353,600. Contracts were let in November for 7,400 lineal feet of 20 and 21-inch discharge pipe, and in January, 1913, for pontoons to carry the pipes; for a dredge-tender driven by gas engines, and other equipment.

Foreseeing that the completion of the dredges and their operation later, would exhaust the funds provided, the state legislature in 1913



Plate XX—A. Dredge "San Joaquin," Widening Mouth of Sacramento River.



B. Scene on Sacramento River. Natural Bank Protection.



appropriated \*\$200,000 to continue the work, anticipating that congress would appropriate a like amount.

The dredges with full equipment and accessories, including a mooring basin, wharf and warehouse at Rio Vista, were completed and the two dredges named "Sacramento" and "San Joaquin" were placed in commission in the summer of 1913 and were then ready to begin the work of enlarging the lower reaches of the river.

Removing the constriction below Cache Slough and enlarging the stream from a capacity of 165,000 second-feet to a size capable of passing the accumulated floods from above, now known to amount to 600,000 second-feet, has received the popular designation of "uncorking the bottle."

The surveys and investigations made by the Department of Engineering in behalf of the State Reclamation Board had shown that complete control of floods in the Sacramento could not be accomplished without at the same time controlling the floods of the San Joaquin Valley.

### SAN JOAQUIN VALLEY.

Three quarters of a million acres of land are subject to overflow from the flood waters of the San Joaquin and its tributaries, which lands are equally as fertile as those of the Sacramento, and equally entitled to any benefits that the other might receive from governmental protection.

Recognizing the necessity of effecting flood control, reclamation and improvement of navigation upon both stream systems as a whole, the legislature in 1913 passed an act extending the scheme to include the San Joaquin, and enlarging the Reclamation Board to administer it. The essential features of this act (Chapter 170, Statutes 1913), are epitomized as follows:

The district is designated "Sacramento and San Joaquin Drainage District."

The boundaries extend from near Chico Landing on the Sacramento, enclosing the flooded area on both sides of the river, including Feather River a short distance below Oroville; including Marysville, Colusa, Sacramento, and to the mouth of Sacramento River, and thence covering the entire San Joaquin Delta region excepting in the immediate vicinity of Stockton, thence up the San Joaquin to a point about eight miles above the junction of Fresno Slough.

The State Engineer is directed to gather data, make surveys and investigations for the formulation of plans for the improvement of navigation and the reclamation of lands subject to inundation in both valleys.

The management and control of the district is vested in the Reclamation Board which is increased to seven members, at least three of whom

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\*Chapter 452, Statutes 1913, approved June 7, 1913.



must be residents or land owners in that portion of the district lying in San Joaquin Valley.

Any plan of reclamation within the territory subject to inundation must be approved by the Reclamation Board, and unless so approved is void and works undertaken without the board's approval are declared to be a public nuisance and may be prosecuted or abated by the board by suit in the courts.

The intent of the act is best described in section 7 of the act itself, which is here quoted:

The State of California and the people thereof are hereby declared to have a primary and supreme interest in having erected, maintained and protected on the banks of the Sacramento and San Joaquin rivers and their tributaries and the by-passes and overflow channels mentioned herein, good and sufficient levees and embankments or other works of reclamation, adequately protecting the lands overflowed by said streams and confining the waters of said rivers, tributaries, by-passes and overflow channels within their respective channels, and it shall be the duty of the reclamation board at all times to enforce on behalf of the State of California and the people thereof the erection, maintenance and protection of such levees, embankments and channel rectification as will, in their judgment, best serve the interests of the State of California. The purposes and objects of this act are to carry into effect the plans of the California Debris Commission for the control of the flood waters of the Sacramento and San Joaquin rivers and their tributaries, and to vest in said reclamation board control and jurisdiction over said plans and such other plans as may be adopted by said board, excepting such portions of said plans as relate to channel excavation, enlargement, rectification and control in the Sacramento River and the construction of weirs; it being the intent of this act that all work and control in the said stream and the construction of weirs shall remain with the United States and the State of California, concurrently, but this exception does not apply to the San Joaquin River and its tributaries.

This act and every part thereof shall be liberally construed to promote its objects and to carry out its intents and purposes.

The possibility of adapting the by-pass channels to navigation and their protection against being obstructed by fixed bridges or other structures is safeguarded by section 10 of the act, as follows:

The reclamation board shall require the owners of any railroad, electric railroad, wire line, wagon road or other structure crossing any of these by-passes or overflow channels herein provided for, to provide and maintain one or more suitable draws or other appliances within any such by-passes or overflow channels to permit the passage of water craft, dredgers or other machines used in the construction of reclamation works and to open said draws or appliances upon reasonable notice given by any person desiring to pass the same. Said draws or appliances shall be located at such points as shall be designated by said board. A failure of the owner of any of said structures to comply with this section shall render such owner liable to any person for the damages caused to such person by such failure.

The board is empowered to acquire by purchase, condemnation or otherwise, lands, rights of way, easements, property or materials, requisite for the purposes of the project:

To levy assessments upon the lands in the district to provide funds;

To examine reclamation or drainage districts which have issued bonds and to certify as to the sufficiency of the security for such bonds.

The sum of \$100,000 was appropriated, with the proviso that \$50,000 should be returned to the State Treasury out of the first moneys collected for assessments upon the lands of the district; \$20,000 of the appropriation was directed to be allotted to the State Engineer to pay the expenses of the surveys and investigations enjoined upon him.

The Sacramento and San Joaquin Drainage District lies in fourteen counties. The approximate area in each is exhibited in the following table:

\*TABLE 5.  
Approximate area of district.

County, Sacramento valley	Area, acres	County, San Joaquin valley	Area, acres
Butte .....	121,677	San Joaquin.....	256,960
Glenn .....	69,760	Contra Costa.....	50,240
Colusa .....	178,880	Stanislaus .....	36,956
Yuba .....	57,600	Merced .....	202,880
Sutter .....	222,080	Madera .....	55,040
Yolo .....	173,280	Fresno .....	67,040
Solano .....	55,520		
Sacramento .....	178,640	Total, San Joaquin Valley.....	669,116
Total, Sacramento valley.....	1,057,437	Total, Sacramento Valley.....	1,057,437
		Total in district.....	1,726,553

\*The figures in the table are taken from the report of the Reclamation Board, April, 1914.

The enlarged Reclamation Board was completed by the appointment of A. G. Folger of Sacramento, G. A. Atherton and Louis H. Frankenhimer of Stockton, and M. C. Zumwalt of Tulare. The members of the former board, V. S. McClatchy of Sacramento, W. T. Ellis of Marysville, and Peter Cook of Rio Vista, were continued in office under the terms of the act.

The board organized by electing Mr. McClatchy president and Mr. Ellis as secretary. Owing to the immense amount of office work developing it was found necessary to have an executive representative of the board present at all times and Mr. W. H. Hogue was appointed executive secretary.

Mr. E. A. Bailey, who had been detailed from the Department of Engineering to conduct the surveys for the old board, was assigned to the charge of surveys and investigations for the new board.

The surveys for working out the details of the project and the proper location and dimensions were vigorously prosecuted by a large force of engineering parties. At the same time a sufficient office force was maintained to keep the data well worked up and to study the relations between flood control, reclamation and navigation as revealed by the investigations made in the field.

The position for several weirs and by-pass levees were determined upon and specifications prescribed fixing their character and dimen-

sions, and only those levees built by private enterprise which conformed to the specifications have been approved by the Reclamation Board.

As located, the levees required to complete the project as outlined in the Debris Commission's report and amended and modified by the Reclamation Board aggregate 690.42 miles in length, of which 503.85 miles are levees to confine the rivers to their channels and 186.57 miles are levees forming the by-passes. They are segregated as follows:

TABLE 6.  
Levees required for flood control. Sacramento Valley.

Stream	Length of channel, miles	Length of levees miles	
Sacramento -----	200.7	371.05	503.85 miles
Feather -----	39.7	78.10	
Yuba -----	*7	15.90	
Bear -----	*10	27.60	
American -----	35	11.20	
Butte by-pass -----	11.5	24	186.57 miles
Butte Slough by-pass -----	6	6.8	
Tisdale by-pass -----	4.2	8.45	
Sutter by-pass -----	31.15	59.29	
Yolo -----	42.50	84.43	
Sacramento -----	1.8	3.60	
Total -----	389.55		690.42 miles

\*Approximate lengths.

Since the organization of the great reclamation and drainage district the activities of private enterprise in building reclamation works under the direction of the State Reclamation Board has progressed so rapidly that in April, 1914, the board reported that it had approved the construction or plans for the construction of 288.44 miles of the levees, constituting 42 per cent of the whole mileage required. That is to say, nearly one half of that portion allotted to the land owners is already practically accomplished.

Of the part assigned to the national and federal governments, i. e. enlarging and rectifying the river channel, and constructing the weirs at the heads of the by-passes, relatively little has been done. The location and dimensions of some weirs have been determined, but details of design have not yet been worked out.

For enlarging the river channel, as related elsewhere herein, two large dredges have been procured with which to execute it.

The work of excavating at the mouth of the Sacramento River was begun a short distance above Collinsville, by the dredges Sacramento and San Joaquin in August, 1913. Each machine is operated by a crew of about 40 men. Up to the close of the fiscal year ending June 30, 1914, there had been excavated from the channel of the river



3,373,044 cubic yards of material at a total cost of \$168,036.47, or an average of 4.981 cents a cubic yard.

At this time there was a little more than \$50,000 remaining of the original fund of \$800,000. Congress failed to specify anything for the continuance of this work in the rivers and harbors appropriation bill, and it was feared that the dredges would have to be laid up, as the appropriation made by the state was contingent upon congress also making an appropriation. Fortunately, the Board of Engineers for Rivers and Harbors was able to allot \$60,000 for the purpose, which, with a like amount from the state's \$200,000 appropriation of 1913 makes a fund of \$120,000, which will be sufficient to keep the dredges in operation until the next congress has an opportunity to make an appropriation for the continuance of this important work.

The work accomplished by the dredges as above related was about equally divided between the west and east sides of the river. That deposited in the west of the channel was used for filling low lands or placed out of reach of floods. Of 1,549,996 cubic yards removed by the dredge Sacramento most of it was used in building a levee along the new alignment on Sherman Island.

For more detailed account of the operations of the dredges the reader is referred to the report of the Debris Commission at the close of this chapter.

It has been stated that the San Joaquin arm of the great drainage district terminates in the San Joaquin River a few miles above the confluence of Fresno Slough. Upon examining a map of San Joaquin Valley it will be observed that the river enters the valley on the east side about midway of its length and runs directly across the valley to its junction with Fresno Slough, and turning sharply to the northwest runs along the trough of the valley to the head of Suisun Bay. From the San Joaquin River the valley extends southeasterly more than 150 miles to the foot of the encircling mountains.

About 40 miles from the bend in the San Joaquin River the valley is crossed by a ridge some 60 feet higher than the floor of the valley at the river, and 37 feet higher than the land twenty miles farther up the valley. This ridge was formed by the meeting of two "delta fans" made by the deposit of alluvial soil brought down from the mountains—on the east by Kings River, and by Los Gatos Creek on the west.

The presence of the ridge divides the valley, creating a basin to the southwest, the extreme bottom of which is the bed of Tulare Lake. This lake was formerly of considerable size, covering more than 800 square miles. When full and flowing over the ridge, the escaping water found its way to the San Joaquin River through Fresno Slough.

Kern River enters the valley at the extreme southeast corner, and its flood waters find their way to Tulare Lake. The lake is also fed by



Kaweah and Tule rivers from the east and Kings River from the north. Extending along both sides of Fresno Slough to Tulare Lake, encircling the lake and extending thence on both sides of Buena Vista Slough (the overflow channel of Kern River), to and enclosing Buena Vista and Kern lakes, which are catch basins for Kern River, is a large body of overflow land ceded by the United States under the Swamp Land Act because of its being subject to periodical flooding. Extending upward along all of the streams reaching this body of swamp land are arms of the same character of land flooded by the waters of these streams.

From the mouth of Fresno Slough to the head of the valley the area of swamp and overflow land just described is about 900,000 acres, including approximately half a million acres originally covered by the waters of Tulare Lake. These lands were all covered with water at the time the United States extended its system of land surveys over the valley in the early fifties, which fact caused their segregation to the state as swamp and overflow lands. In addition to the 900,000 acres above mentioned there are about 350,000 acres in the delta regions of Kern, Tule, Kaweah, and Kings River not so segregated, but which are subject to destructive floods whenever the respective streams are swollen to flood dimensions and their enclosing dikes give way. The water escaping from the channels and flowing over the deltas are gathered together again, adding to the natural flow of the streams and all uniting to spread the flooded area on the valley floor.

It appears from the foregoing that about one and a quarter million acres of land in the San Joaquin Valley outside of the Sacramento and San Joaquin Drainage District, are subject to inundation and devastating floods.

A large part of these lands is "reclaimed" more or less completely, but as in the district, those most secure from danger owe their immunity largely to the weakness of their neighbors' defenses, though it is probable that the success of the levees in protecting the enclosed land is principally due to the fact that no excessively great floods have visited this region since reclamation works were introduced. The last flood of sufficient magnitude to fill Tulare Lake to overflowing occurred in 1867. It is quite certain that neither of the so-called floods of 1879, 1884, 1904, 1907, or 1909 was nearly so large, and there is good reason to believe that floods occurred in 1833, some time in the '40s, and in 1862, that far surpassed the extent of that in 1867 mentioned above as having filled the lake the last time.

The absence of any abnormal flood flow since 1867 and the diversion for irrigation of all of the summer flow which formerly counterbalanced the evaporation from the lake caused the latter to gradually dry away, until 1897 when it entirely disappeared. As the water

receded, settlers followed it, building levees to prevent its slight rise from winter rains from flooding their lands.

The levees constructed were slight structures only a few feet high, but were considered sufficient since the people optimistically believed the lake will never come back, therefore their puny levees were all-sufficient. But subsequent events proved that their optimism was not justified, as the following recital concerning the fluctuations of Tulare Lake, from the record of the Department of Engineering will show:

During the fifties and after filling to overflowing in 1862, the area of the lake remained nearly stationary for several years and then gradually diminished. In 1880 the Government caused it to be surveyed when it was found to have an area of about 400 square miles. The elevation of the water surface at this time was about 193 feet above sea level, being then about fourteen feet deep. Its area continued to shrink and in 1896 nearly the whole lake bed was dry. Large and numerous canals had been constructed diverting all but the flood waters from all of the streams. Upon the lake bottom itself canals were built diverting the waters out of the channels and distributing them over the uncovered lands outside of the remnant pond of the lake. Water from Kings River was taken by ditches running around both sides.<sup>1</sup>

By 1896 nearly the whole lake bed was uncovered and under cultivation and the next year entirely so, the county surveyor that year completing the surveys for the sale by the state of every acre formerly covered by the lake. For two years following successful farming was conducted, immense crops of wheat and barley being produced, yielding as much as seventy bushels to the acre.

The winter of 1900-01 was disastrous. Many farmers were financially ruined by the waters of Kings River filling the basin enclosed by the reclamation levees, breaking over and inundating the surrounding lands. Thousands upon thousands of acres of grain were destroyed. By the summer of 1904 the lake had dwindled to an area of about 52,000 acres, which soon entirely disappeared and in 1905 the lake bed was again dry and farming on a large scale was resumed, but this was ill-timed as subsequent events showed. The United States Geological Survey cooperating with the State of California in hydrologic research reported upon the conditions at this time in Water-Supply Paper No. 251, page 234, and following, as follows:

On March 15, 1906, the first water reached the lake bed at the mouth of Kings River and began spreading out over a large area of bottom land upon which stood a crop of wheat almost matured. A few days later water from Kaweah and Tule rivers reached the lake. Then began a steady rise which rapidly submerged an increasingly large area of wheat fields. On June 23, overflow water from <sup>2</sup>Kern

<sup>1</sup>The same was true of Tule River, ditches being taken out of both sides and running both west and south.

<sup>2</sup>This is said to have been the first time in twenty-five years that Kern River water reached the lake.

basin cut through the sand ridge to the south and flowed into the lake, which for a few days afterwards rose at the rate of 0.2 feet a day. On August 4, the water reached its greatest height for the year 1906 and the lake had an area of about 300 square miles and a maximum depth of 12.7 feet.

During the ensuing winter the water continued to rise so that in July, 1907, it had reached a depth of 14 feet and covered practically the same area surveyed in 1880.

Since 1907 the waters of the lake have continued to fluctuate, alternately rising and falling but with a general downward trend. On June 30, 1912, the gauge showed a depth of 8.2 feet, and in the summer of 1914 it was again dry, with nearly the whole bed under cultivation.

Each time that the levees have been destroyed they have been rebuilt or new ones constructed upon other alignments, and each time they were made stronger and higher, but never according to any systematic plan. Each owner, or group of owners forming a district, has been intent upon saving his own land from flooding instead of all joining in a comprehensive scheme that would afford protection to all. During the last few years, some small districts have been consolidated into larger bodies, and by thus combining resources have been able to build better levees, but still there is not the concert of effort that must obtain before the reclamation of Tulare Lake can become a fact.

Fortunes have been expended in attempts to develop these lands—and lost. Other fortunes are being invested in further attempts. Dredges are at work building levees, but each unit is working independently—independently and in a measure antagonistically.

In discussing the hitherto futile attempts to reclaim the bed of Tulare Lake in the report of this Department for 1912 it was said:

It is greatly to be regretted that the interests owning this great body of a half million acres of fertile lands capable of high development could not be united into one strong organization, which would be able to effect a complete reclamation of the whole at a much smaller unit cost than that being obtained by divided effort and which will always be precarious.

It may be observed that not all whose interests lie in this region are indifferent to the advantages to be gained by the union of effort mentioned as requisite to a complete reclamation of the basin, and a sentiment has been expressed among the owners in favor of having the Sacramento and San Joaquin Valley Drainage District extended to embrace the Tulare Lake Basin.

In support of such extension it is pointed out that conditions affecting the disposition of the waters of Kings River have greatly changed in late years. Where formerly all of the water of that stream ran into Tulare Lake excepting in extremely high floods, now only a minor part of any flow reaches the lake, but runs across the divide before mentioned into Fresno Slough and thence to the San Joaquin River. When the quantity is not excessive it is intercepted and used for irrigation, but



owners of land bordering on the San Joaquin express a fear that should such floods occur as have been known upon Kings River it would be beyond the ability of existing works to control, and the accession of its flood waters to the already engorged flood of San Joaquin River would tax the reclamation works along that stream beyond their strength. Should Tulare Basin also be filled and add to the flood it is declared the results to the lands of the San Joaquin would be disastrous.

Upon the other hand, should the Kings River weirs, gates and embankments be sufficient to prevent its flood running to the San Joaquin, the waters would be turned into Tulare Lake with destructive results.

It is contended by some of each of the conflicting interests: (1) those directing the controlling works in Kings River; (2) the owners of San Joaquin reclaimed lands, and (3) those owning threatened lands in Tulare Lake, that the problem of handling the matter so as to safeguard all of these interests can only be solved by correlating and uniting them in one project.

It is urged with strong emphasis that since one of those interests is already embraced in the Sacramento and San Joaquin Drainage District the logical method of effecting the desired union of effort is to extend that district to include the lands subject to overflow in Tulare Lake Basin.

It seems equally logical, then, to go farther and include Kern Lake basin, since the works erected in Tulare Lake will be subject to danger from the waters of Kern River whenever they shall get beyond the control of local restraint.

Two large river systems traversing seventeen counties, having 600 miles of open navigable waters, carrying a recorded combined flood discharge of more than a million cubic feet of water per second, a maximum annual flow of 54,678,000 acre-feet, and a mean annual flow of 40,950,000 acre-feet; bringing devastation and ruin to a million acres of fertile land and threatening and endangering two million acres more; affecting navigation upon 600 miles of navigable waters present problems too big to be solved by the disconnected efforts of reclamation districts or even by county organizations, but must be handled as one project administered by one body supported by the power and resources of the state.

It is, therefore, recommended that by proper legislative enactment the boundaries of the Sacramento and San Joaquin Drainage District be extended so as to include the Tulare Lake Basin and the Kern Lake Basin.

Flood control problems in California are not confined to Sacramento and San Joaquin valleys. Other communities have been moved to ask the Department of Engineering for assistance, but it is out of its power



to do so excepting to give such advice as the experience of the department qualifies its engineers to offer. This has been freely done, but it is not enough.

Streams other than those above discussed are given to devastating floods. In 1904 the Colorado River forsook its channel and for three years poured its floods into the Imperial Valley, causing millions of dollars damage and the expenditure of more than \$2,500,000 in closing the break and constructing works to prevent a recurrence of the disaster.

Only a few months ago a flood in Los Angeles River spread through the city and over the adjacent country, inflicting immense loss of property. Such conditions, if allowed to recur, threaten the integrity of Los Angeles harbor.

In both of these instances it is claimed that to provide adequate protection is beyond the resources of the communities to furnish without great sacrifice unless state aid in some form be extended.

Financial as well as engineering assistance has been given to stricken communities on Eel River and Mad River, but in a small way, financially.

It is suggested that if it be the policy of the state to lend aid to such enterprises it should be done in every case upon an equal basis, and that the expenditure of public moneys or of moneys obtained through state credit should be made under the direction of state authority.

It has been further suggested that such enterprises as above contemplated should be administered by some such agency as the State Reclamation Board; looking to the State Department of Engineering to conduct investigations, design plans and supervise the construction of works, all in conjunction with the local governing board and engineering force of each project in the same way that now obtains in the Sacramento and San Joaquin Drainage District project.

### THE DEBRIS PROBLEM.

The discovery of gold in Sutter's mill race at Coloma in 1848 by John Marshall resulted in the development of an industry which in an incredibly short time drew hundreds of thousands of men to a practically unknown land. The hitherto silent canyons and hillsides now rang with the clink of pick and shovel and echoed the roar of rushing water through great monitors. Swarming over hills and into every nook and cranny for a third of a century these hordes of brawny, restless miners feverishly dug and washed for gold, unconscious of the havoc this work would cause below. It is said that thirty thousand of his busy kind were counted at one time on the Yuba and its tributaries. Whole mountain sides were torn down, and the earth and gravel and stones sent rushing through long sluices and into the river channels to be carried

farther and farther, and finally dropped on the beds of quieter streams in the valley. No one gave thought of the consequences of sending this avalanche upon the lowlands.

But soon a pastoral race arrived, and engaging in the more quiet occupation of tilling the fertile valley, quickly found the increasing accumulation of mining debris becoming a menace to their land. The channels of the navigable streams became clogged with the ever-increasing volume of sand sent down from the mines until in the interests of navigation the federal courts enjoined the miners from operating hydraulic mines and that great industry came to a standstill.

In 1893 the "Caminetti Act" was passed by the congress of the United States authorizing hydraulic mining to be conducted wherever by restraining dams the debris could be prevented from reaching the streams. Under these restrictions mining was resumed and conducted to a limited extent. The law, just mentioned, created the California Debris Commission, and in addition to its powers to supervise and restrain mining it was enjoined to devise plans for the improvement and protection of the navigable waters. The Commission consists of three officers of the Engineer Corps of the United States Army.

After six or seven years spent in investigation and study of the conditions and problems presented, the Commission selected the Yuba River as the first point of attack. The conditions on this stream seemed to demand most urgently the remedial measures proposed. A discussion of the conditions which led to the adoption of the plans for debris control on the Yuba River may properly be presented here.

Before this river became the carrier of the great mass of debris liberated by the miners working on its tributaries, it is described as having been a clear stream flowing between well-defined banks. The distance from its confluence with Feather River to the mouth of the canyon, where it debouches into the Sacramento Valley, just above Daguerre Point, is something more than 11 miles.

The canyon at its mouth is more than a mile wide, but gradually narrows as one goes upstream until at the site of the barriers, some four miles above the mouth, it is considerably less than a half mile in width. After emerging from the canyon the gradient becomes less steep, causing a diminution of the velocity of the moving water and a corresponding reduction in its transporting power. It then begins to drop its load, first the heaviest then the lighter material and carrying the lightest even as far as the sea.

Bringing so much debris out of the hills and depositing it in the channel of lesser grade, soon gorged the channel, causing the water to spill out at the sides and seeking the lowest place soon formed other channels. These in turn filled up and still others were formed, shifting first one way and then another until eventually a wide expanse of the plain was

covered. This building-up process continued until the bed of the river covered a space nearly three miles wide, comprising about 25 square miles in area, and extending from Feather River to the hills. This space is sometimes called the Yuba Debris Basin. The depth of this great mass is from 8 to 26 feet, and the volume is variously estimated at from 360,000,000 to 600,000,000 cubic yards.

As the river built up its bed and continued to spread over the adjacent country, the farmers constructed levees to protect their lands from the overflow, so there is now a strong levee on each side, extending from the Feather River to the foothills, and enclosing the debris basin.

Back in the mountains there are yet stores of debris lodged in the "pockets" or holes in the bed of the rivers, and in the side canyons. Each recurring flood dislodges portions of this debris and brings it down to add to that already deposited in the lower levels.

For many years the increase of the deposit in the debris basin was shown by measurements to be about three million cubic yards a year. As the river would bring down a load of material and deposit it, the water would pick up a lighter load and carry it down into the streams below, where it would again be dropped. This constant migration of debris was so great as to practically destroy navigation on the Feather River and caused the Debris Commission to recommend, about 1899, that no more effort be made to maintain navigable conditions on the Feather until the downflow of debris from the Yuba should cease.

Now, when the stores of debris in the mountains shall have been exhausted, and the river shall have no more to deposit, it will continue to pick up the materials it has formerly dropped in the debris basin and carry them as far as the transporting velocity obtains. Reversing the process by which the debris basin was filled, the stream if not restrained would move from one location to another and continue to erode its channels through the great accumulation until it had cut its bed down to a stable hydraulic gradient. In doing this it would transport a very large portion of the hundreds of millions of cubic yards of materials stored in the debris basin.

The plan adopted by the Debris Commission for the treatment of the problem on the Yuba River was, briefly, as follows:

- (1) Barriers were designed to arrest the downpour of debris from the mountain stores.

- (2) Settling basins were devised to impound the debris arriving in excess of the storage capacity of the barriers.

- (3) Training walls were planned to confine the river within fixed limits on its course through the debris basin, so that it should not eventually carry down more than the volume contained in the prism between the walls.



A fund of \$800,000 had been provided, \$400,000 each, by the Federal Government and the State of California, for carrying out the project proposed. Delays were encountered in procuring the necessary rights of way so that not until 1902 could actual construction be commenced.

Four attempts were made during the ensuing five years to construct and maintain barriers in the river above the mouth of the canyon according to the plans, but each time the work was destroyed by the following floods. These barriers were located a short distance below the old mining town of Smartsville. At each attempt to build a barrier the plan was changed from the previous one. The last one, constructed in 1905, was completed to a height of 14 feet above the bed of the stream and provision made for raising it to an ultimate height of 30 feet, as the accumulation of material above it should require. The flood of March, 1907, utterly destroyed it, and the plan to erect barriers in the canyon was abandoned.

While construction of the barrier described was in progress, work on the other features of the project was being prosecuted, to wit: a barrier across the mouth of the canyon, one of the settling basins and the training walls.

The South Settling Basin, situated outside of the debris basin and south of it was completed with concrete inlet and outlet gates. It covered about 1,818 acres and was estimated to have a storage capacity of 8,161,000 cubic yards of sediment. It was, however, never used and by authority of congress was sold in 1911 for \$27,500 which sum was credited to the United States appropriation for the project.

Thus was eliminated from the original plans the barriers in the canyon and the settling basin. There still remain the barrier at the mouth of the canyon and the third feature of the project, the training walls, to discuss.

These works have been constructed largely with gold dredges in the course of their dredging for gold which had escaped from the miners sluices in the mountains and came down with the debris from the mines. These monster machines, costing \$125,000 to more than \$300,000 dig to a depth, sometimes of 70 feet or more below the surface of the ground. All materials are brought up and screened or washed. The cobbles, measuring to one or two cubic feet, are piled at random 20 to 30 feet high.

An arrangement was made with the companies operating the dredges whereby their operation should be conducted where indicated by the Debris Commission, and in such manner as to form a cobble barrier and the training walls required.

This barrier or dike starts at Hallett Point on the south side and runs across the river bed, first diagonally upstream for some distance and then turning sharply downstream crosses the channel and connects



with Daguerre Point on the north side. By this arrangement a basin is created on the upstream side of the barrier.

In order that the river should not rise above the top of the barrier and flow over it a new channel was provided by making a cut through Daguerre Point. This cut is 700 feet wide, excavated in solid material, and provided with a concrete lip or sill across the intake to prevent erosion. In this way a stable channel is provided at a depth far enough below the top of the barrier to prevent the water overtopping the latter and at the same time the sill will prevent the channel cutting down and allowing the stored debris to escape.

The storage capacity of the basin above the cut and barrier is estimated at about 60,000,000 cubic yards.

According to the plans of the project, which have been adhered to as far as they have been completed, the training walls begin at Daguerre Cut and are to extend to Feather River. They are designed to be about 2,000 feet apart in the upper portion and approach nearer together as they progress downstream.

They were mainly constructed by the gold dredges above described, the work of which has been so conducted as to leave two immense cobble dikes, 20 or 30 feet high and 200 to 300 feet wide at the base, one on each side of the intended channel to confine the river in its prescribed course. The walls extend from the mouth of the cut for about one third of the distance to the mouth of the river at Marysville.

The route of the proposed channel is kept cleared of timber and brush so as to offer the least obstruction to the water following the intended course. From examination of physical conditions along the Yuba River the following changes seem to have occurred:

The stores of debris in the canyons is becoming depleted so that the quantity brought down from the mountains is much less than formerly;

The arrest of the flowing debris in the basin above the Daguerre barrier makes a marked diminution in the quantity carried below the barrier;

The confining of the river to a defined channel and lessening of its load of debris has caused it to lower its hydraulic grade line and materially lower the flood plane in the vicinity of Marysville.

The two last are the effects of the works installed by the Debris Commission, and it is confidently believed that further beneficial results will soon be apparent in a decrease of sand deposits in Feather River.

During the last biennial period the principal work accomplished in the Yuba project has been raising the sill at the intake of Daguerre Cut so as to increase the storage capacity of the debris basin above. The new work is finished with a timber cap as it is believed replacing it will be less expensive than repairs to a concrete finished sill made necessary on account of the rapid abrasion by the sand-laden water.

The work relating to debris control and improvement of navigation in the streams of California is under the direction of the Debris Commission. The officers of the United States Engineer Corps, composing the Commission during the last two years were Lieutenant Colonel Thos. H. Rees, Lieutenant Colonel C. H. McKinstry and Major S. A. Cheney, in 1912-13, and Lieutenant Colonel Rees, Major R. R. Raymond and Major Cheney during 1913-14.

**EXTRACT FROM THE ANNUAL REPORT OF THE CHIEF OF ENGINEERS  
TO THE SECRETARY OF WAR.**

WAR DEPARTMENT,  
OFFICE OF THE CHIEF OF ENGINEERS,  
WASHINGTON, August 11, 1913.

**CALIFORNIA DEBRIS COMMISSION.**

Unrestricted mining by the hydraulic process in California resulted in enormous quantities of debris being washed down into the rivers and natural watercourses draining the western slope of the Sierras. Later on hydraulic mining was practically prohibited by the decisions of the courts on account of injury to streams and the adjacent private land.

The act of congress approved March 1, 1893, created the California Debris Commission and provided that the commission should consist of three officers of the corps of engineers appointed by the President, with the concurrence of the senate. The same act prescribed the duties of the commission, which are, first, the regulation of hydraulic mining in the territory drained by the Sacramento and San Joaquin River systems (shown on map opposite page 2492, part 3 of the Annual Report of the Chief of Engineers, United States Army, for 1881), so that mining by that method may be resumed and carried on without injury to other interests in the state, and, second, to mature and adopt plans to improve the navigability of the above-mentioned river systems, to protect same from damage due to mining debris, and to afford relief thereto in flood time.

Regulation of hydraulic mining and plans for improvement and protection of rivers and control of flood waters and mine debris. The operations during the fiscal year ending June 30, 1913, consisted of regulating hydraulic mining in the drainage areas of the Sacramento and San Joaquin River systems to the end that the debris resulting from such operations should be restrained and impounded by the operators of the mines in the vicinity of the latter, and thus prevent it from reaching and causing damage to navigable streams or increasing the existing flood problems in Sacramento and San Joaquin valleys. Examinations and surveys were also made in the drainage area of the Sacramento River to obtain detailed data needed in connection with the preparation of plans for the improvement of navigation, control and disposition of mine debris, and control of flood waters in the drainage area of that stream.

From time of its creation in 1893 up to June 30, 1913, the commission has received 897 applications for permits to mine by the hydraulic process under the requirements of the act of congress of March 1, 1893, and has granted permits in cases where means for properly impounding the debris were provided by the applicants. During that time the commission has also made numerous necessary examinations and surveys of portions of the Sacramento, San Joaquin, Feather, Yuba, Bear, American, Mokelumne, and other streams comprising the Sacramento and San Joaquin River systems, and prepared and submitted general plans and projects for the storage of mine debris in Yuba River and for the control of floods and debris in the Sacramento and Feather rivers. The general project for the control of mine debris in Yuba River was printed, with maps, in House Document No. 431, fifty-sixth congress, first session, and without maps in the annual report of the

Chief of Engineers for 1900, part 8, page 5030-5070. This general project was adopted by congress and by the legislature of the State of California, each appropriating one half the estimated cost of the work. Further information concerning the details of this project and the progress of operations under it are given below, under the subheading "Storage of mine debris in Yuba River, Cal."

The general project for the control of floods and debris in the Sacramento and Feather rivers, the preparation of which involved a large amount of research and investigation, was printed, with maps, in House Document No. 81, sixty-second congress, first session. This general project has been adopted by the legislature of the State of California in its entirety, and partially by congress, that is, to the extent of appropriating \$400,000 for beginning the work contemplated in the commission's preliminary report dated June 30, 1907. (Report printed in the annual report of the Chief of Engineers for 1907, pages 2262-2269.)

Further information concerning the details of the project for the control of floods and debris in the Sacramento and Feather rivers and the progress of operations under it are given below, under the subheading "General project for control of debris and floods in the Sacramento and Feathers rivers." As therein indicated as the result of the enormous development work which has been carried on in Sacramento Valley by numerous local enterprises since the project printed in House Document No. 81, above referred to, was prepared, the commission was able during the past year to make a very material reduction in the estimate of cost of the work remaining to be done.

The \$15,000 given in the appended money statement as the amount required for expenses of the California Debris Commission during the fiscal year ending June 30, 1915, is required to continue during that year the work of regulating hydraulic mining operations and to continue the work of making examinations and surveys in the Sacramento and San Joaquin valleys for the improvement of navigation, control and disposition of mine debris, and control of flood waters, as required by the act of congress approved March 1, 1893.

*Storage of mine debris in Yuba River, Cal.* Following the act of March 1, 1893, creating the commission, Yuba River, a tributary of the Feather, which in turn is a tributary of the Sacramento River, was first considered for treatment, this stream being more filled with debris and carrying more detritus than all the other tributaries of the Sacramento combined. The general project for the treatment of the Yuba was printed with maps, in House Document No. 431, fifty-sixth congress, first session, and without maps in the annual report of the Chief of Engineers for 1900, part 8, pages 5030-5070. The estimated total cost of this project was placed at \$800,000. It was adopted by act of congress approved June 13, 1902. The estimated total cost of the project has been appropriated, \$400,000 by congress and \$400,000 by the legislature of California, the appropriations by congress stipulating that one half the cost of the work should be paid by the State of California.

The Yuba River project contemplated holding the great quantities of mine debris now in that stream and tributaries to prevent it from being carried down into the Feather and Sacramento rivers, this to be accomplished by restraining barriers or dams across the bed of the Yuba, by a storage or settling basin adjoining the river on the south in the vicinity of Daguerre Point, and by training walls below, all as located on Map No. 5 (sheet A), printed with House Document No. 431, above referred to.

Later on barrier No. 1, barrier No. 2, and the flood overflow barrier, shown on map No. 5, above referred to, were eliminated from the project, as was also the storage or settling basin in the vicinity of Daguerre Point. Operations have since been confined to the Daguerre barrier and the works connected therewith in Daguerre Point Cut and to the construction of training walls below Daguerre Point.

The operations during the past fiscal year consisted of making a survey of Yuba River from Parks Bar Bridge, below the Narrows, down to its mouth in Feather River and preparing plans and specifications for protecting and raising the inlet wall constructed across Daguerre Point Cut in 1906. These operations were on account



of new work. The expense was paid, one half by the United States and one half by the State of California.

The total amount expended by the United States on the project up to June 30, 1913, was \$348,013.81, for works of improvement. The State of California has expended a like sum on the work. The sum of \$28,279.48 has been received by the United States from sales of land and other property. The expenditures by the United States have been principally in payment of one half the purchase price of upward of 10,000 acres of land, in payment of one half the cost of the construction of portions of barriers Nos. 1 and 2, one half the cost of excavating a channel through Daguerre Point and constructing a concrete inlet wall across the cut, of one half the cost of constructing a portion of the training walls below Daguerre Point, of one half the cost of constructing a portion of the storage or settling basin on the south side of the river in the vicinity of Daguerre Point, and of one half the cost of clearing trees and brush from the flood channel from Daguerre Point to Marysville, Cal.

The works thus far constructed have resulted in restraining many million cubic yards of mine debris in Yuba River above Marysville. No additional funds are needed for operations in the fiscal year ending June 30, 1915, the available balances of appropriations heretofore made by congress and the legislature of California being sufficient for carrying on such operations as may be necessary during that year.

*General project for control of debris and floods in the Sacramento and Feather rivers.* The conditions along the Sacramento and Feather rivers were set forth in detail in House Document No. 81, sixty-second congress, first session. In a preliminary report, dated June 30, 1907, printed in the Annual Report of the Chief of Engineers for 1907, pages 2262-2269, the Commission stated that dredging was considered the most feasible method to meet the requirements of all the interests involved—navigation, protection from flood overflow, better drainage and disposal and control of debris in the Sacramento and Feather rivers—and submitted an estimate of \$800,000 for the beginning of this work. In submitting this estimate the commission expressed the opinion that one half should be provided by the State of California. The State of California on March 1, 1909, appropriated \$400,000 for this purpose, with the stipulation that—

SEC. 2. This act shall become operative only upon condition that the government of the United States shall, under, by, and through the War Department, assume full charge and control of all work to be done as provided by this act, and also upon condition that a like sum of four hundred thousand dollars be appropriated by the United States for such work.

The appropriation made by the State of California also contained the provision that—

The whole of such amounts appropriated by the congress of the United States and by the State of California shall be expended under the direction of the Secretary of War and the supervision of the Chief of Engineers.

The river and harbor act approved June 25, 1910, appropriated \$400,000 for this work, as follows:

Improving Sacramento and Feather rivers, California: Continuing improvement and toward the controlling of debris and floods, in accordance with the recommendations of the California Debris Commission in its report dated June thirtieth, nineteen hundred and seven (printed in the Annual Report of the Chief of Engineers, United States Army, for nineteen hundred and seven, pages twenty-two hundred and sixty-two to twenty-two hundred and sixty-nine, inclusive) four hundred thousand dollars: *provided*, that no part of this sum shall be expended unless the State of California shall appropriate for the prosecution of said project a like sum of four hundred thousand dollars and deposit the same in the treasury of the United States; *provided further*, That the treasurer of the United States is hereby authorized to receive from the State of California any and all sums of money that have been or may hereafter be



appropriated by said state for the purpose herein set forth; and when so received the said sums are hereby appropriated for said purpose, to be expended under the direction of the Secretary of War and the supervision of the Chief of engineers; and *provided further*, that the work herein provided for shall not be begun until all rights of way needed for levees and spoil banks have been furnished the United States free of cost.

In compliance with the requirements of the act of congress the authorities of the State of California deposited the state's appropriation of \$400,000 in the treasury of the United States on July 1, 1911.

The first work proposed to be done under this project is to afford relief from floods along the lower portion of the Sacramento River (shown on sheet E of maps printed with House Document No. 81, sixty-second congress, first session) by increasing the flood-carrying capacity of that portion of the river.

During the past fiscal year all the land needed for carrying on the operations to the extent permitted by the \$400,000 appropriated by the state on March 1, 1909, and \$400,000 appropriated by the act of congress of June 25, 1910, was furnished the United States free of cost, as required by the last named act, and two suction dredges, including pontoons and pipe lines, and a dredge tender were practically completed.

The amount expended up to the close of the fiscal year ending June 30, 1913, was \$417,490.93 for works of improvement. Of this amount \$400,000 was from the appropriation of congress of June 25, 1910, and \$17,490.93 from the appropriation made by the State of California March 1, 1909.

These expenditures were for the construction and partial equipment of the two suction dredging plants, above referred to, and getting them ready for actual operation early in the coming fiscal year.

The Committee on Rivers and Harbors of the House of Representatives passed the following resolution December 2, 1912:

*Resolved by the Committee on Rivers and Harbors of the House of Representatives, United States*, That the Board of Engineers for Rivers and Harbors, created under section 3 of the river and harbor act approved June 13, 1902, be, and it is hereby requested to examine and review its report of December 27, 1910, upon the navigation and flood control of the Sacramento and San Joaquin River systems, California, printed in House Document No. 81, sixty-second congress, first session, and to report its subsequent information and conclusions thereon.

In response to a request from the Board of Engineers, for Rivers and Harbors to the Chief of Engineers, the California Debris Commission was called upon for a report as to any subsequent information bearing upon the report referred to in the above-quoted resolution. In response thereto the Commission submitted a report on February 8, 1913, in which the following facts were set forth:

In the Commission's report, submitted August 10, 1910, and printed in House Document No. 81, sixty-second congress, first session, the estimated cost of all the work therein proposed was placed at \$33,000,000, and the Commission therein expressed the opinion that the State of California would be benefited to the extent that it should provide two thirds of this amount, leaving the remainder, \$11,000,000, to be provided by the United States. In its subsequent report, dated February 8, 1913, submitted to the Chief of Engineers consequent to the above-quoted resolution of the Committee on Rivers and Harbors of December 2, 1912, the Commission pointed out that since the 1910 report there had been a period of tremendous development in the Sacramento Valley in the way of extensions of old and construction of new steam and electric railroads, and strengthening of old levees to better protect lands already reclaimed, and construction of new levees to reclaim additional large areas of land, that the existence of the 1910 report and its adoption by an act of the legislature of the State of California, approved December 24, 1911, had led the many large interests engaged in development work to adopt the plan of the Commission as the approved plan for control of floods in the Sacramento Valley and its

tributaries, and that these large enterprises in the valley had been constructed or planned not only so as not to encroach upon the Commission's plans, but on the contrary to form a part of the works included in the Commission's plans. Thus it was found that much of the work planned by the Commission had already been done or arranged for by private enterprises, making it possible to eliminate much of the work and expense which had been contemplated in the Commission's 1910 report. The Commission's report of February 8, 1913, contained an estimate of \$11,717,008, as the total cost of the works necessary for the control of debris and floods and improvement of navigation in accordance with the plans contemplated in the 1910 report, after deducting from the 1910 estimates the works since constructed or projected in conformity therewith by private enterprises, and also after deducting the \$400,000 appropriated by congress June 25, 1910, and the \$400,000 appropriated by the legislature of the State of California. In connection with the estimate of \$11,717,008, the Commission expressed the opinion that one half of this amount is properly payable by each the United States and the State of California; provided, however, that all land required should be furnished without cost to the United States; and provided, also, that upon their completion all the flood-control works should be turned over to the State of California for maintenance.

The work about to be begun along the lower portion of Sacramento River with the two suction dredging plants, which are now practically completed, is a part of the work included in the 1910 and 1913 reports, toward which congress appropriated \$400,000 by act approved June 25, 1910, and toward which the legislature of California appropriated \$400,000 on March 1, 1909. The legislature of California has since, by act approved, June 7, 1913, appropriated \$200,000 additional, bringing the state's total appropriations up to \$600,000. The following is the latter act in full:

#### CHAPTER 452.

*An act to provide for the accomplishment of the work of the direct improvement of the navigation of the Sacramento, San Joaquin, and Feather rivers, of the State of California, as recommended in the special report of the California Debris Commission, dated June 30, 1907, and made jointly by Brigadier General A. Mackenzie, Chief of Engineers, C. H. McKinstry, major, Corps of Engineers, and Thos. H. Jackson, captain, Corps of Engineers, of the United States Army, and printed with the annual report of the Chief of Engineers of the United States Army for the fiscal year ending June 30, 1907, and making an appropriation for such work.*

[Approved June 7, 1913.]

*The people of the State of California do enact as follows:*

SECTION 1. The sum of two hundred thousand dollars is hereby appropriated out of any moneys in the state treasury not otherwise appropriated, which shall be available July 1, 1914, for the accomplishment of the work of the direct improvement of navigation of the Sacramento, San Joaquin, and Feather rivers, of the State of California, as recommended in the special report of the California Debris Commission, dated June 30, 1907, and made jointly by Brigadier General A. Mackenzie, Chief of Engineers, C. H. McKinstry, major, Corps of Engineers, and Thomas H. Jackson, captain, Corps of Engineers, of the United States Army, and printed with the annual report of the Chief of Engineers of the United States Army for the fiscal year ending June 30, 1907.

SEC. 2. The Governor of the State of California shall have charge and control of the expenditure of all moneys appropriated hereunder, and he is hereby authorized to enter into and to execute any contract or contracts with the United States Government, or any department thereof for the performance of the work, or any part thereof, provided for by this act, or to purchase materials, machinery, power, labor, or any other things necessary for such work, and generally to do any and all things necessary or proper to effectually carry into operation the work sought to be accomplished hereby.

SEC. 3. All contracts made hereunder shall provide specifically that only one half of the contract price of any work performed, or to be performed under this act, shall be paid by the state, and in case said work or any part thereof shall be performed in any other manner than by contract only one half of the expense of such work or of any matters incident thereto shall be paid by the state.

SEC. 4. This act shall become operative only upon condition that the government of the United States shall, under, by, and through the War Department, assume full charge and control of all work to be done as provided by this act, and also upon condition that a like sum of two hundred thousand dollars be appropriated by the United States for such work.

SEC. 5. The controller of the State of California is hereby authorized and directed, upon request of the Governor, to draw his warrant on the state treasurer from time to time and for such portion of said sum of two hundred thousand dollars and in favor of such person, corporation, or other parties as the Governor may designate, and the state treasurer is hereby directed and empowered to pay such warrants.

Under the terms of this state act the appropriation of \$200,000 does not in any event become available until July 1, 1914, and it becomes available then only upon condition that the Government of the United States shall, under, by, and through the War Department, assume full charge and control of all work to be done and also upon condition that a like sum of \$200,000 be appropriated by the United States for such work.

The \$400,000 appropriation made by the state March 1, 1909, provided that that sum should be deposited in the treasury of the United States, which was done. The act of congress of June 25, 1910, authorized the treasurer of the United States to receive the same and also reappropriated it for the work referred to in the acts. The state act of June 7, 1913, does not provide that the \$200,000 appropriated by it shall be deposited with the treasurer of the United States, but, on the contrary, comprehends that the state shall pay one half of each account or bill of indebtedness incurred in carrying on the work. This is the method followed on the Yuba River work.

Should congress decide to authorize this additional work at this time the amount of United States funds that can be profitably expended on this work in fiscal year ending June 30, 1915, exclusive of the balance unexpended July 1, 1913, is \$50,000. This is the additional amount needed to avoid a complete suspension before the close of the fiscal year ending June 30, 1915, of the work of increasing the flood carrying capacity of the Sacramento River near its mouth, as shown on sheet E of maps printed with House Document No. 81, sixty-second congress, first session. It is recommended, however, that the full amount (\$200,000) to be appropriated by the United States be made available at one time, on account of the stipulation in the act of the state legislature of June 7, 1913, appropriating \$200,000 for the work, that the state's appropriation is made "upon condition that a like sum of \$200,000 be appropriated by the United States for such work."

The interests of navigation, the problem of flood control, and the control and disposition of mine debris in and along the Sacramento and San Joaquin rivers and their tributaries are all inseparably connected. More extended information on these subjects may be found in the executive documents and annual reports referred to at page 1286 of the Annual Report of the Chief of Engineers for 1912, in House Document No. 751, sixty-second congress, second session, and in the report of the California Debris Commission to the Chief of Engineers of February 8, 1913, submitted consequent to the above-quoted resolution of the Committee on Rivers and Harbors of the House of Representatives of December 2, 1912.

The members of the commission during the past fiscal year were the following officers of the Corps of Engineers, United States Army: Lieut. Col. Thomas H. Rees, Lieut. Col. C. H. McKinstry, and Major S. A. Cheney.



*Appropriation for expenses of California Debris Commission, 1913.*

August 24, 1912, amount appropriated by act of congress approved August 24, 1912	\$15,000 00
June 30, 1913, amount expended during fiscal year	9,201 45
July 1, 1913, balance unexpended	\$5,798 55
July 1, 1913, balance reverting to treasury of United States	\$5,798 55

*Appropriation for expenses of California Debris Commission, 1914.*

Amount appropriated by act of congress approved June 23, 1913	\$15,000 00
Amount (estimated) required for expenses of the California Debris Commission during the fiscal year ending June 30, 1915.	15 000 00

*Appropriation by congress for restraining mine debris in Yuba River, California.*

July 1, 1912, balance unexpended	\$92,250 53
Received from sales	20 00
	\$92,250 53
June 30, 1913, amount expended during fiscal year for works of improvement	2,014 86
July 1, balance unexpended	\$90,235 67
July 1, 1913, outstanding liabilities	11 63
July 1, 1913, balance available	\$ 6,254 04

*General project for control of debris and floods in the Sacramento and Feather rivers, California.*

July 1, 1912, balance unexpended (including \$400,000 contributed by the State of California)	\$668,276 18
June 30, 1913, amount expended during fiscal year, for works of improvement	1285,707 11
July 1, 1913, balance unexpended	\$982,569 07
July 1, 1913, outstanding liabilities	12,406 26
July 1, 1913, balance available	\$970,162 81

(<sup>1</sup>In addition there was expended during the year \$921.99 from appropriation for fiscal year 1912.)

(<sup>2</sup>Exclusive of \$200,000 appropriated by act of California state legislature of June 7, 1913.)

July 1, 1913, amount covered by uncompleted contracts	\$1,500 00
Amount (estimated) required to be appropriated for completion of existing project, indeterminate (See Appendix ZZ.)	

## APPENDIX ZZ.

## ANNUAL REPORT OF THE CALIFORNIA DEBRIS COMMISSION FOR THE FISCAL YEAR ENDING JUNE 30, 1913.

## CALIFORNIA DEBRIS COMMISSION,

SAN FRANCISCO, CAL., July 1, 1913.

SIR: The California Debris Commission submits the following annual report for the fiscal year ending June 30, 1913:

## REGULATION OF HYDRAULIC MINING AND PLANS FOR IMPROVEMENT AND PROTECTION OF RIVERS AND CONTROL OF FLOOD WATERS AND MINE DEBRIS.

*Regulation of hydraulic mining in the drainage areas of the Sacramento and San Joaquin River systems.* During the fiscal year the commission received eight applications for permits to mine by the hydraulic process under the provisions of the act of congress approved March 1, 1893, as amended by the act approved February 27, 1907.

During the same period three permits to mine by the hydraulic process were granted, the applicants in these cases having constructed the necessary dams or barriers to impound the debris resulting from their mining operations so as to prevent it from reaching the navigable streams.

As in former years, numerous personal inspections were made of the hydraulic mining region and of mines and their works for impounding debris. During the



year legal proceedings instituted in previous years in a number of cases of illegal hydraulic mining operations were brought to a conclusion in the United States court, fines being assessed by the court in all such cases.

*Plans for improvement and protection of rivers and control of flood waters and mine debris.* Under the provisions of the act of congress approved March 1, 1893, the Commission is required to mature and adopt such plans from examinations and surveys already made, and from such additional examinations and surveys as may be deemed necessary as will improve the navigability of all the streams comprising the Sacramento and San Joaquin river systems, deepen their channels, and protect their banks, such plans to be matured with the view of making the same effective as against the encroachment of and damage from debris resulting from mining operations, natural erosion, floods, and other causes. Several surveys were made during the past year in the Sacramento Valley to obtain data needed in formulating plans for these purposes, and many meetings were held at which the numerous problems involved were considered and discussed with persons and representatives of corporations interested in transportation, reclamation, irrigation, flood control, and mining.

The expenditures during the fiscal year ending June 30, 1913, for regulating hydraulic mining and making examinations and surveys for improvement of navigation, control, and disposition of mine debris, and control of flood waters amounted to \$9,201.45.

The work proposed during the fiscal year ending June 30, 1914, with the \$15,000 appropriated by the act of congress of June 23, 1913, is as follows:

Making examinations and surveys for improvement of navigation, control and disposition of mine debris and control of flood waters:	
In drainage area of San Joaquin River.....	\$11,500 00
In drainage area of Sacramento River.....	2,500 00
	<hr/>
	\$14,000 00
Regulating hydraulic mining in the drainage area of the Sacramento and San Joaquin rivers .....	1 000 00
	<hr/>
Total .....	\$15,000 00
Amount (estimated) required for expenses of California Debris Commission during the fiscal year ending June 30, 1915, in regulating hydraulic mining operations, making examinations and surveys for improvement of navigation, control and disposition of mine debris and control of flood waters in the drainage areas of the Sacramento and San Joaquin river systems, as required by the act of congress approved March 1, 1893.....	\$15,000 00

#### STORAGE OF MINE DEBRIS IN YUBA RIVER, CALIFORNIA.

The operations during the past year under the general project for storing mine debris in Yuba River, under appropriations made by congress and the legislature of the State of California, have been as follows:

*Training walls.* The work of constructing the gravel embankments (referred to at pages 2929-2930 of the annual report of 1911) by means of gold dredges to confine and control the flow of Yuba River in the vicinity of Daguerre Point about 10 miles above Marysville, under agreement with W. P. Hammon and associates, was continued.

*Survey, Parks Bar bridge to Feather River.* During the past fiscal year a survey was made of the Yuba River from Parks Bar bridge down to its mouth in Feather River, a distance of 18 miles. This survey was made to determine the extent of the debris movement that has occurred since preceding surveys were made, and to furnish the information necessary for planning further works.

Comparison of this survey with that of 1906 shows that the great movement of debris into the lower Yuba River from the mountain sections, which it was estimated much greater during preceding years, has practically ceased. Since 1906 the two amounted to a fill of 18,000,000 cubic yards between 1899 and 1906, and which was largest floods, during the period within which reliable records have been kept, occurred. Considerable local movement of debris in the bed of the lower river has taken place. This has been greatly lessened by the Daguerre Point barrier

checking the movement from above, and by the training wall and by the clearing of timber to encourage the formation of a stable channel of sufficient capacity to pass the floods.

Surveys and observations made during the year give grounds for the belief that the rivers in the district are gradually working out of the unfavorable condition arising from the enormous amount of debris thrown into them during the period of unrestricted hydraulic mining.

Cross-sections of the Yuba River bottoms, from The Narrows near Smartsville to the mouth at Marysville, made during the fall of 1912, when compared with the survey of this area made in 1906, while showing cut in some sections and fill in others, attributable to certain causes, such as the turning of the river through the Daguerre Point cut, the extension of the training walls below Daguerre Point, a break in the Linda (south) levee and the clearing of brush along the main channel, indicate that taken as a whole, there has been a slight reduction in the total amount of debris in the area considered and that the river is cutting down through the debris deposits below Daguerre Point into a fairly deep and permanent channel.

The Feather River from the mouth of the Yuba, at Marysville, to its junction with the Sacramento, at Vernon, is still heavily charged with sand, which appears to be coming down faster than the Sacramento can take care of it. Last summer a bar with less than three feet of water on it formed quite across the Sacramento at the mouth of the Feather, where our surveys of 1907 showed an ample channel over 20 feet deep. This latter condition probably resulted from breaks in the levees that occurred shortly before the 1907 survey was made, and the present condition may be attributed to the extreme low flow obtaining in Sacramento River during the summer of 1912. A similar effect was noticed below the mouth of the American River last summer, and dredging was necessary there, as well as at the mouth of the Feather, to maintain the project depth of 4 feet. Even lower stages are indicated for the present summer (1913), and considerable work will be necessary to maintain the channel between Sacramento and the mouth of the Feather.

In spite of the low flow last year, less difficulty than usual was experienced in navigating up to Sacramento, although some dredging was necessary immediately below the city to maintain the 7-foot channel.

The Weather Bureau gauge at Sacramento showed the lowest reading (4.1 feet) that has been noted for over forty years. This was not entirely due to the low discharge for lower discharges have occurred in this period, but rather to the fact that the river bed is working down to the condition obtaining before the days of unrestricted hydraulic mining. The following table of average low water readings at Sacramento, by five-year periods, compiled from such data as are available, will serve to indicate the effect of mine debris on the river stages at this point:

*Average low water at Sacramento for five-year periods, 1849-1912.*

	Feet
Average gauge reading:	
1849-1853, five observed years.....	0.6
1854-1858, five observed years.....	1.2
1859-1863, three observed years.....	2.2
1862-1873, no records.....	
1874-1878, five observed years.....	5.5
1879-1883, five observed years.....	6.5
1884-1888, five observed years.....	7.3
1889-1893, four observed years.....	7.8
1894-1898, five observed years.....	8.0
1899-1903, five observed years.....	7.2
1904-1908, five observed years.....	6.8
1909-1912, four observed years.....	5.1

The records indicate that the water reached zero on this gauge in 1849 and again in 1856. The peak of the debris effect appears to have been reached in 1896 at a reading of 8.5, although in 1890 a reading of 9.3 occurred. Over a foot of tide was noted during low-water stages last summer.

*Inlet wall at Daguerre Point Cut.* In 1903-1906 a cut involving the removal of 634,207 cubic yards of earth and rock, was excavated through Daguerre Point on the approximate lines shown on sheet A, printed with House Document No. 431, fifty-sixth congress, first session. The dimensions of the cut, etc., as completed, were given in the annual report of the Chief of Engineers for 1904, pages 3705-3706. In 1905 and 1906 a concrete inlet wall, with the necessary abutments, was constructed across this cut. A photograph of this wall as completed in 1906, and plans of it, marked "Appendix B," precede page 2079 of the annual report for 1906. For several years prior to 1911 the work of throwing up a dam of gravel and cobbles, extending entirely across the channel of Yuba River in the vicinity of Daguerre Point, to force the entire flow of the stream through the cut excavated through Daguerre Point, had been in progress. This dam of gravel and cobbles was thrown up by gold dredges operating in the vicinity. It was constructed approximately along the line of the structure marked "Daguerre barrier," sheet A, above referred to.

The diversion of the river through the cut was accomplished during the summer of 1910, and since that time the full flow of the stream has passed over the inlet wall in the cut. The construction of these works resulted in impounding in the Yuba River above them many million cubic yards of mine debris, thus preventing the debris from reaching the Sacramento and Feather rivers below to the detriment of navigation in these streams.

At high water more or less sand and gravel is carried over the inlet wall, causing erosion of its concrete surface. This erosion has continued since 1910 until about 50 per cent of the surface has been worn down from 1 to 3 inches, and numerous pockets 4 to 6 inches deep have developed. Plans and specifications have recently been prepared for raising the inlet wall and facing it with timber. Erosion tests were made on samples of oak, maple, eucalyptus, and Oregon pine, which indicated that the resistance to erosion of the harder woods was not in proportion to their higher cost in this locality. These tests demonstrated that, service and cost considered, Oregon pine is the most suitable material for the proposed timber facing, and the plans and specifications were therefore made to provide for the use of that kind of timber.

This proposed work will raise the effective height of the inlet wall about 16 inches and add approximately 3,000,000 cubic yards to the storage capacity for mine debris produced by the Daguerre Point barrier.

It is proposed to invite bids for this work at once and complete it, if practicable, before the high-water season of 1913-14.

The expenditures during the year were as follows:

Survey, Parks Bar Bridge to Feather River.....	\$3,484 66
Plans for raising the inlet wall at Daguerre Point Cut.....	545 06
Total .....	\$4,029 72
Amount (one half) paid by the State of California.....	2,014 86
Balance (one half) paid by the United States.....	\$2,014 86

The work proposed during the fiscal year ending June 30, 1914, consists of raising the inlet wall in Daguerre Point Cut and facing it with timber, at an estimated cost of \$15,000, one half of which amount is payable by the United States and one half by the State of California. It is also proposed to continue the work of constructing gravel embankments by means of gold dredges under agreements with W. P. Hannon and associates.



These embankments are being constructed without cost to the United States and State of California; no expenditure of government funds or state funds on them are involved.

*Appropriations by Congress.*

June 3, 1896 -----	\$250,000 00
June 13, 1902 -----	150,000 00
	<hr/> 400,000 00
Received from sales -----	28,279 48
	<hr/>
Total -----	428,279 48

GENERAL PROJECT FOR CONTROL OF DEBRIS AND FLOODS IN THE SACRAMENTO AND  
FEATHER RIVERS.

The scope of this project is set forth under the above heading in the summary of this report.

The operations during the past fiscal year have been as follows:

*Constructing and equipping dredging plants.* The construction of the two 20-inch suction dredges "Sacramento" and "San Joaquin," began in the previous year under contract with the Ellicott Machine Company, of Baltimore, Md., dated January 22, 1912, was continued during the past year. The material for these dredges was assembled at Baltimore, Md., shipped to Pittsburg, Cal., and erected at the latter place. The dredges were practically completed at the close of the fiscal year, but they had not been given the thirty days' trial required by the contract. This trial is being held in abeyance pending the completion by the contractor of some minor changes found necessary during the preliminary trial of the dredges. It is anticipated that these changes will be completed in August, 1913, and that the thirty days' trial may immediately follow.

Proposals for furnishing and delivering at Rio Vista, Cal., 20-inch diameter steel and wooden discharge pipe and two welded steel elbows for the two dredges were invited by advertisement dated August 8, 1912, and opened on September 9, 1912. Proposals were invited for three lots of pipe. Lot No. 1 consisted of 2,408 linear feet of welded steel pipe and two welded steel 90° elbows. The proposal of George J. Henry, Jr., of San Francisco, Cal., was accepted for lot No. 1, and a contract therefor was entered into with him on October 16, 1912. This contract was completed during the year.

Lot No. 2 consisted of 2,500 linear feet of riveted steel pipe. The proposal of the Schaw-Batcher Company Pipe Works, of Sacramento, Cal., was accepted for lot No. 2, and a contract therefor was entered into with that company on October 18, 1912. This contract was completed during the year.

Lot No. 3 consisted of 2,500 linear feet of wooden stave pipe. The proposal of the Pacific Tank and Pipe Company of San Francisco, Cal., was accepted for lot No. 3, and a contract therefor was entered into with that company in October, 1912. This contract was completed during the year. It having been found that more wooden stave pipe could be used to advantage, 2,516 additional linear feet were purchased under oral agreement of the Pacific Tank and Pipe Company, at the price named in their contract for the 2,500 linear feet comprising lot No. 3, above referred to. The delivery of the additional 2,516 feet of pipe was completed during the past year.

Proposals for furnishing and delivering at Rio Vista, Cal., 68 pontoons for the pipe lines of the two suction dredges were invited by advertisement dated October 8, 1912, and opened on November 7, 1912. The proposal of Johnson and Lanteri, of Pittsburg, Cal., was accepted, and a contract for the pontoons entered into November 29, 1912. This contract was completed during the year.

In addition to the foregoing the dredges were partially equipped during the year with all the necessary furnishings. The latter were purchased after inviting proposals by circulars and by oral agreement.



*Motor dredge tender "Rio Vista."* On November 26, 1912, proposals were invited for the construction of motor dredge tender "Rio Vista," for use in connection with dredges "Sacramento" and "San Joaquin." The proposals were opened on December 16, 1912. The proposal of Nunes Bros., of Sacramento, Cal., for constructing the hull of the dredge tender was accepted, and a contract therefor was entered into on December 31, 1912. This contract was nearing completion at the end of the year.

The proposal of the Atlas Gas Engine Company, of Oakland, Cal., for furnishing and installing the engines and accessories in the hull of the dredge tender was accepted, and a contract therefor was entered into December 31, 1912. This contract was nearing completion at the end of the year.

*Storehouse and mooring grounds at Rio Vista.* For carrying on the operations under this project a storehouse is necessary. In former years United States snagboat "Seizer" and other floating plant belonging to the Sacramento River work were moored, when out of commission, along the water front at Sacramento. This water front having become crowded with river craft, it became necessary to moor the government plant referred to, when out of commission, elsewhere. Rio Vista was selected as the most suitable location for this purpose. In addition to being convenient for all the Sacramento River work, it is also centrally located for the San Joaquin and Mokelumne River work. To meet the requirements of all these works a storehouse and wharf was constructed and mooring grounds prepared by hired labor at Rio Vista during the past year, the cost being defrayed from the appropriations properly chargeable therewith. This wharf is 120 feet long by 44 feet wide, including the space occupied by the storehouse, which latter is 56 feet long by 26 feet wide.

*Lands.* Title to or easements over approximately 2,260½ acres of land were acquired during the past year under the requirement of the act of congress of June 25, 1910, that rights of way needed for levees and spoil banks for this work should be furnished the United States free of cost.

*Surveys of lands.* Several surveys were made during the year of the lands required for the work and to lay out the lines of the work to be done under the project.

The expenditures during the year from the appropriation made by congress were \$268,276.18, and from the funds contributed by the State of California \$17,490.93, or a total of \$285,767.11. These expenditures were as follows:

For	From appropriation by congress	From appropriation by State of California	Total
Construction and equipment of suction dredges "Sacramento" and "San Joaquin," including pontoons and pipe for pipe lines.....	\$261,847 28	\$13,720 00	\$275,567 28
Construction and equipment of dredge tender "Rio Vista".....	2,699 76	3,150 91	5,850 67
Storehouse and wharf at Rio Vista, Cal.....	1,716 96	582 49	2,299 45
Survey of lands.....	2,012 18	37 53	2,049 71
<b>Totals</b> .....	<b>\$268,276 18</b>	<b>\$17,490 93</b>	<b>\$285,767 11</b>

The work proposed during the fiscal year ending June 30, 1914, is as follows:

Completion of and equipment for suction dredges "Sacramento" and "San Joaquin".....	\$15,000 00
Completion of and equipment for dredge tender "Rio Vista".....	5,500 00
Completion of storehouse and wharf at Rio Vista, Cal.....	800 00
Operating two suction dredging plants August 1, 1913, to June 30, 1914, eleven months at \$7,500 each per month.....	165,000 00
<b>Total</b> .....	<b>\$186,300 00</b>

*Estimate of Additional Funds Required.*

Amount that can be profitably expended in fiscal year ending June 30, 1915, for works of improvement.....	<sup>1</sup> \$200,000 00
Appropriations by congress, act of June 25, 1910.....	400,000 00
Appropriations by State of California:	
Act of state legislature of March 1, 1909, .....	<sup>2</sup> \$400,000 00
Act of state legislature of June 7, 1913.....	<sup>3</sup> 200,000 00      600,000 00
Total .....	\$1,000,000 00

<sup>1</sup>Exclusive of the balance unexpended July 1, 1913.<sup>2</sup>Deposited in the treasury of the United States by the State of California on July 1, 1911.<sup>3</sup>Conditional. See summary of this report for the provisions of the act of the state legislature of June 7, 1913.*Abstract of contracts in force.*

Name of contractor	For	Price	Date of approval	Date of beginning work	Date of expiration of work
Ellicott Machine Co., Baltimore, Md.	Two 20-inch suction dredges.	\$176,800 each....	1912 Feb. 28	1912 Apr. 1	1913 Apr. 13
Geo. J. Henry, Jr., San Francisco, Cal.	2,408 linear feet welded steel pipe, 21 inches outside diameter. 2 welded steel 90 degree elbows.	\$4.70 per foot.. \$90.00 each.	Nov. 12	Nov. 30	Mar. 14
Pacific Pipe and Tank Co., San Francisco, Cal.	2,500 linear feet wooden stave pipe, 20 inches inside diameter.	\$0.9 cents per foot.	Nov. 19	Dec. 13	Mar. 12
The Schaw-Batcher Co., Pipe Works, Sacramento, Cal.	2,500 linear feet riveted steel pipe, 20 inches inside diameter.	\$1.45 per foot..	Nov. 12	Nov. 30	Mar. 14
Johnson & Lanterl, Pittsburg, Cal.	68 pontoons .....	\$19,788.50 for all	1913 Jan. 24	1913 Feb. 26	June 25
Nunes Bros., Sacramento, Cal.	Hull for dredge tender "Rio Vista."	\$4,625 .....	Jan. 23	Feb. 16	July 6
Atlas Gas Engine Co., Oakland, Cal.	Engine for dredge tender "Rio Vista."	\$4,575 .....	Jan. 23	Feb. 16	July 6
Pacific States Refineries, San Francisco, Cal.	Machinery oil .....	8 $\frac{3}{4}$ ¢ gallon .....	<sup>1</sup>	May 11	May 1
	Engine oil .....	20 $\frac{1}{4}$ ¢ gallon .....			
	Engine oil .....	16 $\frac{1}{4}$ ¢ gallon .....			
	Cylinder oil .....	34¢ gallon .....			
	Dynamo and motor oil .....	24 $\frac{1}{4}$ ¢ gallon .....			
	Ice machine oil.....	22 $\frac{1}{4}$ ¢ gallon .....			
	Kerosene .....	15¢ gallon .....			
	Cable lubricant .....	30¢ gallon .....			
	Cable coating .....	6¢ pound .....			
	Cup grease .....	5 $\frac{1}{4}$ ¢ pound .....			

<sup>1</sup>Emergency contract.

Respectfully submitted.

(Signed) THOS. H. REES,  
Lieut. Col., Corps of Engineers.(Signed) C. H. MCKINSTRY,  
Lieut. Col., Corps of Engineers.(Signed) S. A. CHENEY,  
Major, Corps of Engineers.

The Chief of Engineers, United States Army.

# ANNUAL REPORT OF THE CALIFORNIA DEBRIS COMMISSION FOR THE FISCAL YEAR ENDING JUNE 30, 1914.

CALIFORNIA DEBRIS COMMISSION,  
SAN FRANCISCO, CAL., July 1, 1914.

SIR: The California Debris Commission submits the following annual report for the fiscal year ending June 30, 1914:

## REGULATION OF HYDRAULIC MINING AND PLANS FOR IMPROVEMENT AND PROTECTION OF RIVERS AND CONTROL OF FLOOD WATERS AND MINE DEBRIS.

*Regulation of hydraulic mining in the drainage areas of the Sacramento and San Joaquin River system.* During the fiscal year the Commission received two applications for permits to mine by the hydraulic process under the provisions of the act of congress approved March 1, 1893, as amended by the act approved February 27, 1907.

During the same period one permit to mine by the hydraulic process was granted, the applicant having constructed the necessary dam to impound the debris resulting from the mining operations so as to prevent it from reaching the navigable streams. As in former years, numerous personal inspections were made of the hydraulic mining region and of mines and their works for impounding debris.

*Plans for improvement and protection of rivers and control of flood waters and mine debris.* Under the provisions of the act of congress approved March 1, 1893, the Commission is required to mature and adopt such plans from examinations and surveys as may be deemed necessary to improve the navigability of all the streams comprising the Sacramento and San Joaquin River systems, deepen their channels, and protect their banks, such plans to be matured with the view of making the same effective as against the encroachment of and damage from debris resulting from mining operations, natural erosion, floods, and other causes. Several surveys were made during the past year in the Sacramento and San Joaquin valleys to obtain data needed in formulating plans for these purposes, and many meetings were held at which the numerous problems involved were considered and discussed with individuals, representatives of the State of California and corporations interested in transportation, reclamation, irrigation, flood control, and mining.

The expenditures during the fiscal year ending June 30, 1914, for regulating hydraulic mining and making examinations and surveys for improvement of navigation, control and disposition of mine debris, and control of flood waters were as follows:

Surveys of portions of San Joaquin River.....	\$10,899 30
Survey of portion of Mokelumne River.....	1,199 63
Regulating hydraulic mining, examinations, surveys, plans for control and disposition of mine debris and control of flood waters in the drainage areas of the Sacramento and San Joaquin river systems .....	2,095 80
Total .....	\$14,194 73

## STORAGE OF MINE DEBRIS IN YUBA RIVER, CAL.

The operations during the past year under the general project for storing mine debris in Yuba River, under appropriations made by congress and the legislature of the State of California, have been as follows:

*Training walls.* The work of constructing the gravel embankments (referred to at pages 2929-2930 of the annual report for 1911) by means of gold dredges to confine and control the flow of Yuba River in the vicinity of Daguerre Point, about ten miles above Marysville, under agreement with W. P. Hammon and associates, was continued. These embankments are being built for the United States and State of California in exchange for the right to extract gold from certain lands of the United States.

In spite of the low flow last year less difficulty than usual was experienced in navigating up to Sacramento, and no dredging was necessary immediately below the city to maintain the seven-foot channel.

The Weather Bureau gauge at Sacramento showed the lowest reading (2.5 feet) that has been noted for over forty years. This was not entirely due to the low discharge, for lower discharges have occurred in this period, but rather to the fact that the river bed is working down to the condition obtaining before the days of unrestricted hydraulic mining. The following table of average low-water readings at Sacramento, by five-year periods, compiled from such data as are available, will serve to indicate the effect of mine debris on the river stages at this point.

*Average low water at Sacramento for five-year periods, 1849-1913.*

Average gauge reading:

1849-1853, five observed years.....	0.6 feet
1854-1858, five observed years.....	1.2 feet
1859-1863, three observed years.....	2.2 feet
1862-1873, no records.....	
1874-1878, five observed years.....	5.5 feet
1879-1883, five observed years.....	6.5 feet
1884-1888, five observed years.....	7.3 feet
1889-1893, four observed years.....	7.8 feet
1894-1898, five observed years.....	8.0 feet
1899-1903, five observed years.....	7.2 feet
1904-1908, five observed years.....	6.8 feet
1909-1913, five observed years.....	4.7 feet

The records indicate that the water reached zero on this gauge in 1849 and again in 1856. The peak of the debris effect appears to have been reached in 1896 at a reading of 8.5, although in 1890 a reading of 9.3 occurred. Over 2 feet of tide was noted during low-water stages last summer.

*Inlet wall at Daguerre Point cut.* Proposals for raising the inlet wall and facing it with timber (see last annual report, page 3172) were invited by advertisement dated May 20, 1914. The proposals are to be opened on July 1, 1914.

The expenditures during the year were as follows:

For additional concrete placed in the apron of the inlet wall, and for plans and specifications for raising the inlet wall, at Daguerre Point cut.....	\$330 08
Amount (one half) paid by the State of California.....	315 04
Balance (one half) paid by the United States.....	315 04

APPROPRIATIONS BY CONGRESS.

June 3, 1896.....	\$250,000 00
June 13, 1902.....	150,000 00
Total.....	\$400,000 00
Received from sales.....	28,279 48
Total.....	\$428,279 48

In addition to the appropriations made by congress, the State of California has appropriated a total of \$400,000 for the Yuba River project.

GENERAL PROJECT FOR CONTROL OF DEBRIS AND FLOODS IN THE SACRAMENTO AND FEATHER RIVERS.

The scope of this project is set forth under the above heading in the summary of this report.

The operations during the past fiscal year have been as follows:

*Constructing and equipping dredging plants.* The construction of the two 20-inch suction dredges "Sacramento" and "San Joaquin," under contract with the Ellicott Machine Company, of Baltimore, Md., dated January 22, 1912, was completed during the past year, as was also motor dredge tender "Rio Vista," under contracts with Nunes Bros. and the Atlas Gas Engine Company, dated December 31, 1912. The expenditures during the year on account of original construction and original equipment of this plant were \$29,667.21.

This completed that part of the general project (report printed in the annual report of the Chief of Engineers for 1907, pages 2262-2269) which contemplated the construction of two hydraulic dredges.

*Increasing the flood carrying capacity of Sacramento River below Cache Slough.* Upon the completion of the two dredges and other plant above referred to, operations were begun on the work of channel enlargement necessary to increase the flood



carrying capacity of the Sacramento River below Cache Slough from 165,000 second feet to 600,000 second feet, as indicated on map (Sheet E) printed with House Document No. 81, sixty-second congress, first session. This involves the dredging of approximately 148,600,000 cubic yards of material (House Doc. No. 81, sixty-second congress, first session, page 21). Dredging operations were begun in Sacramento River a short distance above Collinsville in August, 1913, with suction dredges "San Joaquin" and "Sacramento," each with a crew of approximately 40 men. Up to June 30, 1914, dredge "San Joaquin" removed 1,823,049 cubic yards of material from the river, at a total cost of \$83,278.07, or 4.568 cents per cubic yard. This material was deposited on the west bank of the river above the flood plane. Up to June 30, 1914, dredge "Sacramento" removed 1,549,996 cubic yards of material from the river, at a total cost of \$84,758.40 or 5.4683 cents per cubic yard. Practically all the material dredged by the "Sacramento" was deposited on Sherman Island, where it was used in levee construction on the lower end of the island, and at Baker's Point opposite Toland's Landing. At page 39 of House Document No. 81, above referred to, this point was referred to as the one where the channel of the river is the most contracted.

Of the 1,549,996 cubic yards of material dredged from the flood channel of the river by dredge "Sacramento" the past year 1,347,383 cubic yards were placed in the levee at the lower end of Sherman Island. This levee is one mile in length. It is approximately 13 feet in height, 10 feet wide at the crest and 200 feet at the base. Work on this levee was begun in August, 1913, and completed in May, 1914. The cost of this levee work up to June 30, 1914, was \$22,233.27.

Of the 1,549,996 cubic yards of material dredged by dredge "Sacramento" the past year, 202,613 cubic yards were placed in the levee on Sherman Island at Baker's Point, opposite Toland's Landing. This levee is to be approximately 6,100 feet in length, 20 feet high, 10 feet wide at the crest and 400 feet at the base. Work on this levee was begun in May, 1914. The cost of this levee work up to June 30, 1914, was \$5,904.55.

The dredging and levees above referred to are in furtherance of the plan to increase the width and depth of the river between Collinsville and Cache Slough to full flood section, in accordance with paragraph 72, page 21 of the House Document No. 81, above referred to.

The total cost of all the work during the year was as follows:

Amount expended during the year.....	\$22,072 70
Outstanding liabilities at end of year.....	3,768 80
Total cost .....	\$25,841 50

The expenditures during the year from the appropriation made by congress were \$1.67, and from the funds contributed by the State of California \$222,071.03, or a total of \$222,072.70. These expenditures were as follows:

For	From appropriation by congress	From appropriation by State of California	Total
Completion and equipment of suction dredge "Sacramento," including pontoons and pipe for pipe lines.....	\$1 67	\$13,108 88	\$13,110 55
Completion and equipment of suction dredge "San Joaquin," including pontoons and pipe for pipe lines.....		11,866 83	11,866 83
Completion and equipment of dredge tender "Rio Vista".....		4,110 93	4,110 93
Completion of storehouse and wharf at Rio Vista, Cal.....		578 90	578 90
Dredging, by suction dredge "Sacramento".....		84,214 17	84,214 17
Dredging by suction dredge "San Joaquin".....		82,338 38	82,338 38
Construction of levee on lower Sherman Island.....		20,693 27	20,693 27
Construction of levee at Baker's Point, Sherman Island.....		5,159 67	5,159 67
Totals .....	\$1 67	\$222,071 36	\$222,072 70

*Appropriations by congress.*

Act of June 25, 1910.....\$400,000 00

*Appropriations by State of California.*

Appropriated by act of state legislature of March 1, 1909, and deposited in treasury  
of United States by the State of California on July 1, 1911.....\$400,000 00  
Received from treasury department settlements and miscellaneous collections.....764 85

Total, state fund .....\$400,764 85

Appropriated by act of state legislature of June 7, 1913 (conditional; see summary  
of this report for the provisions of this state appropriation).....\$200,000 00

*Abstract of contracts in force.*

Name of contractor	For	Price	Date of approval	Date of beginning work	Date of expiration
Nunes Bros., Sacramento, Cal.	Hull for dredge tender "Rio Vista."	\$4,625 -----	1913 Jan. 23	1913 Feb. 16	1913 July 6
Atlas Gas Engine Co., Oakland, Cal.	Engine for dredge tender "Rio Vista."	\$4,575 -----	Jan. 23	Feb. 16	July 6 1914
Pacific States Refineries, San Francisco, Cal.	Machinery oil -----	8 $\frac{3}{4}$ ¢ per gallon..	1	May 11	May 1
	Engine oil -----	20 $\frac{3}{4}$ ¢ per gallon..			
	Engine oil -----	16 $\frac{1}{4}$ ¢ per gallon..			
	Cylinder oil -----	34¢ per gallon..			
	Dynamo and motor oil	24 $\frac{1}{4}$ ¢ per gallon..			
	Ice machine oil.....	22 $\frac{1}{2}$ ¢ per gallon..			
	Kerosene -----	15¢ per gallon..			
	Cable lubricant -----	30¢ per gallon..			
	Cable coating -----	6¢ per pound..			
	Cup grease -----	5 $\frac{1}{4}$ ¢ per pound..			
Standard Oil Co., San Francisco, Cal.	Fuel oil f.o.b. dredges "Sacramento" and "San Joaquin."	\$1.05 per barrel	1	Aug. 10	1915 Aug. 10
	Fuel oil at Pittsburg, Cal.	85¢ per barrel..			
	Engine distillate at Pittsburg, Cal.	6 $\frac{1}{2}$ ¢ per gallon			1914 Aug. 10

<sup>1</sup>Emergency contract.

Respectfully submitted,

(Signed) THOS. H. REES,  
Lieut. Col. Corps of Engineers.

(Signed) R. R. RAYMOND,  
Major, Corps of Engineers.

(Signed) S. A. CHENEY,  
Major, Corps of Engineers.

The Chief of Engineers, United States Army.

### RIVER WORK.

Among the duties prescribed for the Department of Engineering by the statutes, the law creating it recites that:

All matters of drainage, and improving and rectifying river channels and other work on any river or slough flowing into San Francisco Bay, San Pablo Bay, and Suisun Bay, and also the tide waters flowing into said bays, shall be placed under the management and control of the Department of Engineering whenever the law provides therefor. The Department of Engineering shall have charge of all expenditures, unless otherwise provided by law, for all public works relating to general river and harbor improvements, including reclamation and drainage of lands. It may purchase, construct, and operate one or more dredges, or any other needed appliances to promote or properly carry out the work of the department. The State Engineer, in the name of the State of California, may obtain or condemn any right of way necessary for any construction herein named, and shall proceed, if necessary, to condemn under the terms of the Code of Civil Procedure relating to such proceedings. The department shall have the power to employ such additional help for the performance of the work of this section as the Advisory Board shall order, and all money now appropriated to the Board of Public Works and remaining unexpended, shall be used for the purposes intended by the law, by the Department of Engineering, and the State Controller shall transfer said funds to the credit of the Department of Engineering. Wherever under any statutes of this State any duty or obligation, the performance of which is imposed upon the Commissioner of Public Works, or the auditing board to the Commissioner of Public Works, the same shall be assumed and the performance of the same shall devolve upon the Department of Engineering.

By virtue of the foregoing provision of the law, the Department of Engineering succeeded to the duties of the Commissioner of Public Works, who had formerly had charge of all state work in the interest of navigation on the inland waters of California.

The first appropriation for this purpose was made by the legislature in 1897, when \$300,000 was appropriated for the purpose of "rectifying and improving the channels of Sacramento, San Joaquin and Feather rivers and such other channels of the state as may be determined and to improve the navigability of said streams." A study of river conditions and a system of channel regulation was then inaugurated.

Further appropriations were made from time to time and continued after the Department of Engineering was created in 1907 and took over the work of the Commissioner of Public Works.

In the opening chapter of this report the functions of the consulting board to the Department of Engineering are stated. All applications for state aid in works affecting the rivers is referred to this board for consideration.

Wherever proposed work in the interests of navigation and the control and maintenance of stable conditions of the rivers involves also direct benefits or protection to the lands seeking to have the work done, it has been the policy of the consulting board to recommend the work done by the state, provided the property interests to be directly benefited shall pay one half, or more than half, of the cost of the work.

In all of the original work undertaken during the past two years this rule has been adhered to excepting where stated in the description of the same.

No floods have occurred in the Sacramento watershed since 1909, although each spring rise has furnished sufficient water to flow out through the breaks and over low banks without levees. Therefore, no new crevasses have occurred in the levees, and low water navigation in the Sacramento River has been unusually free from serious interference.

In many places, however, serious caving of the banks has developed. Several applications have been made for state aid in arresting the bank erosions. Where it was considered that danger existed of the river breaking through the bank and making crevasses or new channels, and the property owners were willing to pay at least half of the cost for protection work, it has been afforded. Many applications for assistance have been made, however, where the washing away of the land is a serious loss to the land owner, but does not appear to threaten the integrity of the stream or endanger navigation. In such cases, the law not permitting the expenditure of state funds, the applications were regretfully rejected.

### SACRAMENTO RIVER.

*Crouch Landing.*—The bank at this point has been washing away for several years until the shore line has moved 300 or 400 feet inland. Several thousand dollars have been expended by the government, the state and the property owners in works to arrest it, but the last high water washed away all that had been constructed.

A survey was made for a cut-off across the arc of the bend, but the cost of the cut would be so great and its utility being doubtful, it was abandoned. It is believed that bank protection, if well done, will most effectually remedy the evils, and for this purpose plans have been prepared to place concrete protection along 1,500 to 1,800 feet of bank.

For this purpose the advisory board has authorized the expenditure of \$15,000 provided the property owners shall pay one half. Owing to



the lateness of the season and likelihood of high water coming before it can be finished, which would probably destroy all that had been laid, the work will not be undertaken until next summer.

*Meridian.*—The banks here are caving badly and present a serious condition. Should erosion continue much farther there is danger of a break being made into Sutter Basin with attendant great loss of property and injury to navigation. There are many interests involved and at the present writing they have not been able to unite so as to pledge their share of the expense of protective works.

*Grimes.*—Extensive bank protection had been constructed at this landing some years ago. Some of it had become damaged and other work was required to further protect the bank. Property owners deposited the required funds to cover half the cost of the work, which was completed in the early summer.

*Collins Eddy.*—Conditions at this point have been growing worse every year for some time. The eddy is at the apex of a very sharp bend which is becoming more accentuated each season, until now it is very difficult for a steamer going up with a heavy tow to make the turn.

The erosion has taken nearly half of the levee at one point, and weakened it so that but little more caving will destroy it. The land slopes very rapidly from here toward Sutter Basin and should a breach occur, which seems imminent at the next high water, a serious condition would result. Property would be destroyed, land damaged, and the division of the stream would injure the main river below, entailing a large expense to close the break.

The United States engineers and the Department of Engineering agreed upon a type of work to be constructed and the division of expense, whereupon the property owners agreed to contribute a share to the cost.

The type of work designed is a pile and brush bulkhead about 1,000 feet in length, to cost \$8,000. The federal government agreed to furnish and drive the piles, and some other work to the extent of \$2,000. The property owners deposited \$3,000 with the State Engineer. The work will begin at once and should be completed before winter rains set in.

*Tisdale Weir.*—The channel approach to the weir had become filled with growing brush, which collected a large amount of drift. A great number of large logs had lodged under and against the county highway bridge just above the weir.

The accumulation of drift had caused holes to be washed at the upstream side of the structure. The surfacing of the weir crest is badly cracked and scales off in large areas.

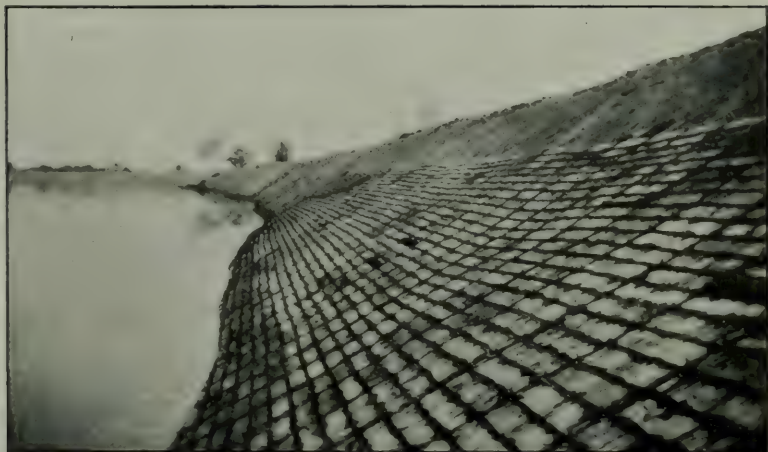


Plate XXI—A. Bank Protection—Articulated Concrete Revetment.



B. River Work, Construction Camp.



During the past summer, the channel was cleared of brush; the drifts cut up and burned; the holes filled with hard material and the broken surface of the concrete patched, placing the weir in good condition for another season.

*Knights Landing.*—Pile bulkheads put in here several years ago have become dilapidated. The advisory board authorized repairs to be made, which will be done with the equipment used at Collins Eddy.

*Elkhorn Weir.*—The channel way from the weir, as well as the space in front of the weir becomes overgrown with brush, which interferes with its functions and requires to be cleared periodically. Much clearing is done in cutting brush for bank protection along the river, but in 1912 and 1913 there was so little brush used that it became necessary in 1913 to clear the waterway, which was done at a cost of \$1,400.

*Rock Point.*—This is a place that has always given much concern, being situated in a position where it is attacked by the current of Sacramento River reinforced by the American, and with the streets and buildings of the town of Washington in the line of destruction should a break occur presents a serious condition.

It is estimated that adequate protection will cost \$15,000. The department suggests that the property owners should pay two thirds and the state one third of the cost. At this writing the people concerned have not reached an agreement.

*Edwards Break.*—This place is a short distance below the city of Sacramento. A break occurred here in 1904 which entailed a loss of probably a million of dollars. The flood waters of the river poured through the break for many weeks inundating the whole Sacramento basin to the Mokelumne River, causing that stream to overflow its contiguous territory. The waters backed into the city of Sacramento, requiring constant diligence on the part of the city to prevent a break in the Y street levee. The break was not closed until several months had elapsed, and it is said the cost to some of the lands affected exceeded \$100 an acre, besides much damage and loss of crops. Conditions in the vicinity of the Edwards break have been unsatisfactory for some years. Several thousand lineal feet of brush mattress have been laid to arrest the erosion of the banks and levees.

While these mattresses afford an excellent protection, their life is short. The brush soon decays and when the water recedes in summer the brush becomes dry and is easily burned. Much of that laid in the vicinity under discussion has been destroyed by fire. Much of the land in the city limits which was only farms at the time of the break ten years ago has been annexed to the city and is closely built up with urban homes with improved streets.



Conditions along the levee were becoming alarming, and in view of the importance of the territory threatened it was considered that a more permanent type of work should be introduced.

Reclamation District No. 535, which lies along the river front and extends back to high land, presented a plan for revetting the face of the levee with a flexible concrete pavement. The cost of the work was estimated at \$75,000, which the district officers declare was beyond the resources of the district and asked for assistance from the state.

The advisory board authorized the cooperative expenditure of \$75,000 and work is now in progress, and should be completed before high water arrives.

*Freeport.*—Bank erosion here has been exceedingly troublesome. Negotiations were pending at the time of the last report for cooperative action to place protecting work, but without avail. A county road runs on top of the levee, and during 1913 the erosion progressed so far as to destroy the road in places, and threatened to continue through the levee. The department cooperated with the county of Sacramento and some of the property owners in applying protection to the worst places. The state's share of the cost of this work was \$1,000.

*Brannan Island.*—Some old work along the Sacramento shore of this island had become badly dilapidated. Repairs to this and some new mattress work, as well as replanting willows on some old mattress was executed in cooperation with the land owners to the extent of more than \$5,000.

*Sherman Island.*—Most of the former work on the shore of this island has stood well. Three-mile Slough is a branch of Sacramento River between Sherman and Brannan islands, emptying into the San Joaquin River opposite Jersey Island. About half a mile from the head the slough turns abruptly to the left, and the swirling waters have washed out a deep pool which has a tendency to constantly work inland.

Several years ago a bulkhead of piles and brush was constructed here to stop the erosion. The depth of water is more than fifty feet and the bottom is hardpan so that piles can not be driven with sufficient penetration to make them secure. Owing to the swift and whirling current passing steamers and barges are sometimes thrown against the bulkhead with great force, breaking the piles or loosening them. For this reason annual repairs are necessary. During the last two years repairs have been made in cooperation with the trustees of Reclamation District No. 341.

*Sacramento City.*—Along the Merkeley levee below the city of Sacramento the state some years ago revetted a considerable length of the levee. Later this territory was annexed to the city and extensive shore improvements were undertaken. The rise of the river last spring came

before the work was completed and some of it was destroyed. The department cooperated with the city in repairing the damaged revetment to the extent of \$5,000 of state funds.

### FEATHER RIVER.

It was stated in a preceding chapter that Feather River is subject to a constant influx of sand from the mining debris lodged in the channel and basins of Yuba River, and that fifteen years ago the federal authorities had ceased to do any snagging or other work in aid of navigation upon this stream. As a consequence of these conditions the channel had become full of snags and greatly choked by shifting sand bars so that steamboats had ceased trying to reach Marysville excepting during high water.

The city of Marysville enjoyed "terminal rates" on freight from outside the state owing to those rates having been established before the steamers had withdrawn from the Feather River. In fear that the Interstate Commerce Commission would cancel these favorable rates, the civic bodies of Marysville petitioned the Department of Engineering to endeavor to restore navigable conditions on the river.

Surveys were made and the advisory board authorized the expenditure of \$7,000 for snagging and other work, and \$10,500 to make a cutoff across Nelson bend, provided the adjoining property owners should cooperate in the latter work.

During the summer of 1913 the department removed and destroyed more than 1,000 snags from the channel of the river, and a system of training walls was inaugurated to produce deeper water at the shoals.

The quantity of sand in Feather River below the mouth of the Yuba is so great that when the flood flow falls below the transporting velocity, innumerable sand bars form.

Where the current follows along the side of the channel, particularly in the concave side of a curve, there is usually a good depth, even during the low summer flow, but where the current crosses to the opposite side the water spreads in a broad, shallow sheet across the intervening bar.

It is requisite that no structures placed in the channel shall offer any obstruction to the free flow of flood waters, therefore training works must be low—no higher than the surface of low water.

The method adopted for causing the water to increase in depth at the "crossings" is to construct wattles made of green brush woven between stakes driven down to the water's surface. The wattles are constructed in lines approximately parallel with the axis of the river but diagonally with the crossing current, so as to confine some of the spreading water to narrower limits. They have proven quite effective in causing the water to quickly scour channels deep enough for light draft boats to

negotiate the crossings from one pool to another. While they are not permanent in character and are liable to be washed out with the next high water, that is not of much moment, since the shifting bars are likely to transfer the place of need to another location the next season. They are cheaply made, serve their purpose for the season and do not obstruct the flood flow nor interfere with boats passing over them as soon as they are sufficiently submerged.

When the work began on Feather River the city of Marysville donated equipment worth about \$1,500 and with the state funds allotted, several thousand feet of these little "training walls" were constructed. The effect of the work done on the river in removing snags, including two dams in a cut-off across Eliza bend, and deepening crossings was to enable a steamer to make weekly trips to Marysville until June, 1913.

A contract was let to the owners of land adjoining Nelson bend to dredge a cut across the bend for the sum of \$10,500. The dredged material was used in constructing a strong levee along the bank of the cut. The cost to the contractor was considerably more than \$21,000, and the cut eliminates a very bad turn in the bend.

During the summer just passed, some of the training walls were repaired or restored and others constructed, snags were removed and the land along Nelson bend cut-off cleared for an additional width of 100 feet.

The work in the river it is confidently believed is having a beneficial effect, as boats were able to go several miles up the stream and bring out cargoes of beans, etc., during the fall and in November a steamer took a load of goods to Marysville. This had not been possible before in a quarter of a century.

It is expected to continue the work next year, and it is hoped to be able to demonstrate that navigation can be maintained in the Feather River at small cost.

### SAN JOAQUIN RIVER.

No work has been done on this stream below Stockton during the period just closed, though a small amount is provided for.

In 1913 application was made for the department to undertake extensive work in rectifying the channel of Middle River. The legislature had just enacted a law including flood control and reclamation on the San Joaquin with the Sacramento Valley project.

It was believed that no work should be executed at public expense in the delta channels unless such work would be in harmony with the ultimate control of floods in those channels.

A survey of Middle River and of Old River was made from their origin to the crossing of the Santa Fe Railroad. It was found that both channels are in fact navigable part of the year excepting for fixed



highway bridges crossing them. It was concluded that more extensive surveys than was then advisable would be required to determine the extent of rectifying that might be done, so the application was temporarily laid aside.

The San Joaquin River is a sluggish stream carrying a great deal of sand, any breaks occurring in the banks to cause a division of the waters is sure to cause shoals and sand bars to form and impede navigation.

The amount of water traffic above Stockton is limited, and does not warrant a great expenditure to maintain navigable conditions, but should new channels be allowed to form they would draw off so much of the water that the navigable depth below Stockton would be reduced to such a degree as to seriously interfere with navigation to that city.

Until the investigations now being made shall develop a complete plan for flood control, reclamation and navigation throughout the system, the policy of the Department of Engineering should be to maintain conditions as they are; and with that object in view, the activities of the state along the San Joaquin River during the last two years has been confined to assisting the owners of property along the river to maintain their levees, and to install bank protection where dangerous conditions obtain.

*District No. 544.*—At the time of the report two years ago work was just being completed at the divergence of Old River from the San Joaquin, to arrest erosion of the levees that threatened a serious break. This work consisted of a flexible brush mattress and was constructed in cooperation with the district, the state paying half of the cost.

During 1913 slight repairs were made to the mattress and green stakes driven where the mattress brush had failed to grow. At this time additional repairs are being made to the work and a new mattress laid; the district paying one half the cost.

*District No. 17.*—A dangerous erosion of the bank and levee between the Southern Pacific railroad bridge and the head of Old River existed, and a mattress 1,250 feet long had just been placed at the close of the previous report. Repairs and replanting of growing willows was done in 1913 and at this writing the mattress is being repaired.

*Paradise Bend.*—The work in progress at this point two years ago was completed but the extension of the caving has necessitated new work and the department is now placing a mattress about 1,600 feet in length, the land owners cooperating in the expense.

*Banta Reclamation District.*—A short distance above the Western Pacific railroad bridge, a threatened break in the levee developed in 1914. A distance of about 1,300 feet being in need of protection, preparations were made to lay a mattress upon it. Work will begin very soon, the property owners to participate in the cost.



*Smith's Canal.*—At the entrance to the river of a short slough known by the foregoing name some pile protection work constructed several years ago has become badly dilapidated and the wave wash from passing steamers is eroding the levee badly. A protection 350 or 400 feet in length is required, and there being a large quantity of brickbats available at a nearby yard, it is proposed to pave the slope with loose brick as being a cheap and efficient protection.

The advisory board authorized the expenditure by the state of \$587.

### CALAVERAS RIVER.

The Calaveras River divides into two branches soon after debouching from the hills. One branch runs southwesterly and becomes known as Mormon Slough. It passes through the city of Stockton, joining San Joaquin River a mile below the city.

The other channel retaining the name of Calaveras runs more westerly, passes about two miles north of Stockton and enters the San Joaquin some three miles below the mouth of the Mormon Slough branch.

Floods in Mormon Slough inundated portions of Stockton and caused much inconvenience and damage, and a few years ago the government constructed a canal diverting Mormon Slough into Calaveras River three or four miles east of Stockton. Above the junction of the canal and river the levees along the latter are very weak or entirely lacking and the access of flood waters from Mormon Slough causes the Calaveras to flow over the banks or break the levees above.

The escaping water flows southwestward over the intervening plains until intercepted by the levees along the Calaveras and San Joaquin near their confluence. In its course it injures roads and interrupts and endangers travel thereon. State property at the farm of the Stockton State Hospital suffers great injury from these flood waters. In 1911 the waters accumulated against the levees on the farm and destroyed several acres of an orchard.

In 1912 the state in cooperation with the county of San Joaquin undertook to build a levee from the junction of the diverting canal upstream along the west bank of the Calaveras for about 4,000 feet, shutting off the worst overflow. The work was delayed, and was not completed before high water in the winter of 1913. The high water made two breaches in the levee.

In the summer of 1914 in cooperation with the county the state repaired the levee, raised and strengthened it, and cleared the channel of Calaveras River, so that conditions are now greatly improved at that point.

The foregoing constitutes the history of construction accomplished or undertaken since the last report in the navigable streams of the state

under the provisions of the act appropriating moneys for the "rectification and improvement of Sacramento, San Joaquin, and Feather rivers and the improvement of the navigability of said streams."

*Method of Work.*—Nearly all of the river work executed by the department is done by "force account." A camp is established at the site of each piece of work, and the men boarded at the camp. Care is exercised to keep the commissary up to a high standard, all foodstuffs being of the best quality and of good variety. Kitchen arrangements are complete and convenient, and cooking is required to be well done and cleanly. Kitchen and dining quarters are well screened and all garbage is taken care of in a sanitary manner. Large ice chests are provided for all perishable foods. Where the domestic water supply is not above suspicion all drinking water is either boiled or filtered or both.

Tents are provided for sleeping quarters restricting their occupancy to two persons to each ordinary sized tent. The men are required to furnish their own blankets, but single bunks are given for which clean straw is provided and changed every week or whenever a bunk is vacated. Bunks are frequently washed with germicide solution.

Bathing facilities are provided, the tubs furnished with hot and cold water. The water for bathing is heated by the same boiler furnishing water for washing clothes. Plenty of soap is furnished to each man. A large assembly tent is provided with a stove where men who get wet may dry their clothes before going to their individual quarters. Most of the small tents are furnished with heating stoves. In short every effort is made to maintain the camp in a comfortable and healthful condition.

The river division possesses one large working barge, one small barge, a pile driver, a kitchen houseboat, one towing launch, one fast dispatch launch, five rowboats and two portable skiff engines capable of driving the row boats five to seven miles an hour. When work is required at more than one place at a time it becomes necessary to rent barges. For that reason the department should have at least one more working barge and one or two small barges for hauling brush and other materials.

In addition to the expenditures for construction detailed above, the fund provided by the appropriation act quoted, has been used for other purposes directly connected with improving the navigability of the streams as follows:

#### MISCELLANEOUS WORK.

*Enlarging the Sacramento.*—In discussing flood control in a previous chapter herein, it was shown that the appropriation by congress of \$400,000 for beginning the work of enlarging the mouth of the Sacramento River, was made contingent upon rights of way being furnished free of cost or charge against that appropriation.

People interested in furthering the project undertook to procure the required rights of way by collecting subscriptions to a fund for that purpose. The city of Sacramento contributed \$75,000 to the fund. All efforts proved unequal to securing enough funds for the purchase of all the lands required so the advisory board allotted moneys from the "river fund" for the purpose, and \$71,996 have been expended. In a few cases terms of purchase could not be arranged with the owners and condemnation suits were brought. The last of these is now pending in the United States court at San Francisco.

*San Joaquin River Survey.*—In 1912 congress appropriated \$32,-277.50 for the purpose of making a detailed survey of San Joaquin River above Stockton, with a view of determining the feasibility of improving navigable conditions on that stream throughout its course in the valley. The appropriation was made available only on condition that California should provide a like sum. The legislature of 1913 made an appropriation of the same amount, but owing to the aggregate of appropriations made far exceeding the visible revenues the bill failed to receive executive approval, but to meet the requirements of the congressional act \$32,277.50 was allotted from the state's "river fund," and placed at the disposal of the federal engineers for the purpose stated. The survey has been in progress during the latter part of 1913 and the summer of 1914.

*Survey of Mountain Reservoirs.*—In the light of irrigation enterprises in the Sacramento Valley already inaugurated and the vast extent of territory requiring irrigation for its full development, it is realized that soon the draft of water from the rivers for that purpose will greatly reduce the summer flow now available and needed for navigation.

It is needful to know to what extent the summer flow withdrawn for irrigation can be replaced by flood waters stored in the mountains. The Department of Engineering entered into a cooperative arrangement with the United States Reclamation Service for the survey of certain reservoir sites in the Pitt River basin to ascertain their actual worth for storage and to serve as a basis for releasing from the existing reserve all lands not actually required for the dams and reservoirs.

The sum of \$2,500 was allotted from the river fund to meet a like sum provided by the Reclamation Service. The field surveys have just been completed and Mr. O. W. Peterson, the engineer in charge, has been transferred to San Francisco to arrange the data collected.

*Flood Flow Measurements.*—Heretofore it has always been impracticable to measure the flood flows in the streams after entering the valley for the reason that they were continually spilling their water over the banks and receiving accessions from tributaries. Arrangements have



been made to make such measurements at any time that the streams may reach flood stage this winter, not only in the rivers themselves, but also in the overflow basins, should water reach them.

The data so obtained will be of great assistance in the study of flood planes and design of flood channels for the great flood control project.

The sum of \$2,000 has been allotted for these measurements from the river fund.

#### FLOOD CONTROL ON OTHER STREAMS.

*Eel River.*—The legislature of 1909 made an appropriation of \$25,000 to continue the work of bank protection on Eel River in Humboldt County. The efforts of the department since that have been directed in repairing and protecting work that had been placed under an appropriation made in 1907. By terms of the act (chapter 502, 1909) no new work could be undertaken by the Department of Engineering until a deposit of one half of the estimated cost shall be made by the owners of property to be benefited. No application to have new work executed was made until late in the summer of 1912. The State Engineer personally examined the situation and concluded that it would be impossible to complete any works undertaken so late in the season, and any structures uncompleted would, when the floods came, be in danger of utter destruction.

The situation on Eel River is a very difficult one, and it is believed that radical changes must be made in the methods of control in order to obtain permanent and effective results. To enable the department to formulate plans for effective protection works it is necessary to have complete surveys of the ground, which surveys have since been made and training works built to direct and control the flood waters of this turbulent stream.

*Mad River.*—The legislature in 1913 appropriated \$15,000 for protection work along the banks of Mad River in Humboldt County. This stream has given a great deal of trouble from eroding its banks, in some instances having washed away 80 acres in a body of rich garden soil. The appropriation act provided that the owners of land to be protected should contribute an amount equal to that expended by the state.

The beneficiaries deposited \$5,108.50 in the state treasury to the credit of the fund and work provided under the law has been executed and paid for to the extent of \$7,187.70. Other work has been completed and adjustment of accounts are being made. The work has been under the direction of Mr. Rasmus Anderson, member of the county board of supervisors, who has been indefatigable in efforts to accomplish the work in time to afford protection against the floods of the coming winter.



*Financial Statement.*—The expenditures of moneys appropriated for river work are exhibited in the following table:

TABLE 7.

Account of appropriations and expenditures by the state and the government in cooperation with the state for rectification of rivers and flood control.

Locality	Purpose	Amount al- lotted or expended	Amount charged to	
			State appro- priations	Cooperating agency
1912-1913.				
Sacramento River—				
Chico-Colusa	Snagging, etc.	\$12,577 68	\$12,577 68	
Crouch Landing	Bank protection	15,000 00	7,500 00	\$7,500 00
Grimes	Bank protection	1,985 33	1,085 33	900 00
Tisdale Weir	Repairs and clearing	527 37	527 37	
Collins Eddy	Bank protection	8,000 00	3,000 00	5,000 00
Knights Landing	Repairs	31 75	31 75	
Elkhorn Weir	Clearing	1,392 04	1,392 04	
City of Sacramento	Levee protection	5,000 00	5,000 00	
Oak Hall District, No. 535	Bank protection	76,593 90	37,593 90	39,000 00
Freeport	Bank protection	881 61	881 61	
Brannan Island	Bank protection	4,352 96	2,082 92	2,270 04
Sherman Island	Bank protection	1,193 09	596 55	596 54
Feather River—				
Marysville, Vernon	Snagging, etc.	16,899 01	15,399 01	1,500 00
Nelson's Bend	Cut off	21,249 37	10,749 37	10,500 00
San Joaquin River—				
Smith's canal	Bank protection	1,117 00	558 50	558 50
District No. 17	Bank protection	25,065 42	12,532 71	12,532 71
District No. 544	Repairs	239 84	239 84	
Paradise Bend	Bank protection	20,911 50	10,355 75	10,555 75
New Banta Rec. District	Bank protection	12,000 00	6,000 00	6,000 00
Calaveras River	Levee, control and repairs	5,144 16	2,232 08	2,912 08
Miscellaneous.				
Widening Sacramento River	Rights of way	\$71,996 10	\$71,996 10	
Pit River survey	Reservoir sites	5,000 00	2,500 00	\$2,500 00
Sacramento valley	Flood measurement	2,000 00	2,000 00	
San Joaquin valley	Delta channels	1,703 11	1,703 11	
San Joaquin valley	By United States	64,555 00	32,277 50	32,277 50
Brush mattresses	Maintenance	843 94	843 94	
Equipment and general	Expenses	10,847 37	10,847 37	
Totals		\$387,107 55	\$252,504 43	\$134,603 12
Special appropriations.				
Eel River	Flood protection	\$25,000 00	\$25,000 00	
Mad River	Flood protection	15,000 00	7,500 00	\$7,500 00
Reclamation board	Flood investigations	10,000 00	10,000 00	
Reclamation board	Flood investigations 1913-14	20,000 00	20,000 00	
Totals		\$70,000 00	\$62,500 00	\$7,500 00
Recapitulation.				
Sacramento River		\$127,535 73	\$72,269 15	\$55,266 58
Feather River		38,148 38	26,148 38	12,000 00
San Joaquin River		59,333 76	29,686 80	29,646 96
Calaveras River		5,144 16	2,232 08	2,912 08
Miscellaneous		156,945 52	122,168 02	34,777 50
Special—flood control, etc.		70,000 00	62,500 00	7,500 00
Totals		\$457,107 55	\$315,004 43	\$142,103 12



Plate XXII—A. An Old Mining Dam. (Courtesy of W. P. Ireland.)



B. An Old Dam Faced With Lumber—Collapsed, 1914. (Courtesy of W. P. Ireland.)



C. A Power Ditch and Flume. (Courtesy of W. P. Ireland.)



## MISCELLANEOUS.

The Department of Engineering, as explained in an earlier paragraph, has duties not included in the foregoing; some prescribed by statute and others arising from the comities of professional relations with the public.

*State Supervision of Dams.*—Whether persons or corporations should be permitted to construct high dams in the streams of the state impounding immense bodies of water, which, should the dam fail, would carry destruction to communities below without being subjected to state supervision, is a question that is receiving much attention.

In some states laws have been enacted requiring the plans of all such structures to be approved by state authorities and the construction executed under the supervision of a responsible state official.

One dam is being constructed in California which it is said will impound nearly one half million acre-feet of water—21,789,000,000 cubic feet. Think of the havoc such a body of water would cause should it be suddenly released by a collapse of the dam. Another is being constructed on another stream that it is reported will be three hundred feet high.

It is presumed the companies which are constructing these stupendous works have taken all precautions that human foresight can invoke to prevent an accident that would destroy their valuable property, but they may be deceived by employees.

In discussing this question in a former report of this department the following was stated:

An instance came under the notice of the department within the last few months. A dam had been constructed in a narrow canyon and a reservoir created. From the time of its construction disquieting rumors obtained circulation in the communities situated along the course of the stream in the valley below that the dam was unstable. The owners scouted the idea that it was unsafe, exhibited the plans and specifications, which had been prepared by a man of known engineering ability, and pointed to the fact that the company would be a great sufferer in case of failure, and asked if that were not enough guarantee that all care had been taken to make the structure safe.

The State Engineer was appealed to by those who felt that their lives and property were jeopardized, and finally the company consented to permit the dam to be examined, and agreed that if it was found defective such measures as were necessary would be applied.

An inspection revealed the fact that in construction the specifications had been grossly ignored, and that structural members were strained to breaking limit, and in one instance had actually broken. Remedial measures were prescribed and applied as agreed upon.

Here the owners of the property were resting secure in the belief that good plans and specifications had been followed in constructing a safe structure, but in fact the specifications had been ignored, and the people in the canyon below were in danger of destruction in the event



of a probable accident, and no authority had existed to see that the plans and specifications were complied with.

In the case cited the terms of the specifications had been deliberately violated, because, if not detected, a greater profit would be made, and if the fraud should be discovered there was no penalty prescribed for it.

Another incident recently occurred wherein the people of communities below an immense reservoir to be constructed, and upon which work had commenced, were fearful that the proposed dam would not be safe. The State Engineer visited the work and after a friendly conference with the representatives of the company the type of dam was changed to one more suitable for the conditions at that site.

Several dams in the mountains are known to be unsafe, but the state is powerless to compel their owners to make them safe. It is true, those in mind are small and being situated so far back from centers of population, the flood wave caused by their failure would be largely dissipated before it would reach a point to do great danger. But some others are building or contemplated that when completed, will be a menace of great danger unless designed and constructed with all the safeguards possible.

It is a crime for an inspector or any workman on state work to have knowledge of fraudulent work being done and not make it known. All dams or other works, the failure of which would be dangerous to human life, should be subject to state supervision both as to design and construction, and to knowingly permit omission or commission that would weaken such a structure should be a felony entailing severe penalties.

It is believed the State Department of Engineering is the proper agency of the state to approve plans and supervise the construction of all works of the character mentioned which might become a menace to life and property in such large measure as may some of the great dams and reservoirs contemplated for hydroelectric and irrigation development in this state.

*Bridges on Navigable Streams.*—Under the provisions of the law (Chapter 68, Statutes 1881) the plans for any bridge which it is proposed to erect over a navigable stream in this state must be approved by the State Engineer, who is required to specify the width of opening required for the draw.

During the last year plans for two drawbridges for county highways crossing navigable streams have been approved and the width of opening therein specified by the State Engineer.

*Irrigation District Bonds.*—That the bonds of irrigation districts are not easily sold in the financial marts has long been realized by the managers of districts having bonds to sell, and desiring to raise money for construction, improvements or extensions of their irrigation works.

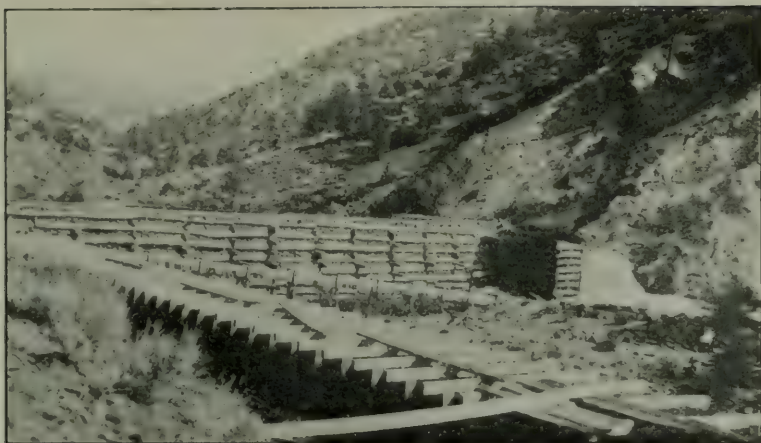


Plate XXIII—A. Power Dam, Log Cribs Filled With Rock.



B. Earth Fill Dam, Paved Slopes.



C. Rock Fill Dam, Rubble Faced.



Various reasons have been given to account for the apathy of investors toward these bonds, and one reason which was strongly urged was that irrigation district bonds were not available under the law for purchase with state funds, nor for the investment of trust funds held by banks.

An attempt to cure this defect was made by the enactment of a statute (Chapter 157, 1911, supplemented by Chapter 3, Ex. Sess. 1911), authorizing investments to be made as above, provided the project of the district should be approved by a commission composed of the Attorney General, State Engineer, and State Superintendent of Banks.

This provision for validation did not seem to stimulate the sale of such bonds, and it was explained that the statute was not supported by the constitution. Therefore an amendment to the constitution was submitted at the general election held in November, 1912, and the legislature amended the bond validation act, and the act providing for the organization of districts in many important particulars.

The most important features of the laws enacted are epitomized as follows:

To organize a new district the project must first be submitted to the State Engineer who investigates and reports as to whether or not a sufficient supply of water is available or may be acquired by any practicable means, including condemnation of existing rights, and the feasibility of the project.

Whenever it is deemed necessary to issue bonds for the purpose of constructing works or improving, extending or enlarging the system, the plans therefor shall be submitted to the State Engineer, who must examine such plans and make such examinations of the project as he deems necessary. He reports his conclusions as to water supply and feasibility of the plans.

Bonds issued for the stated purposes are twenty to forty year bonds and bear such interest as determined by the board of directors, but not to exceed 6 per cent per annum, payable semi-annually. Bonds must be sold on competitive bids to the highest and best bidder.

These two features are very important changes in the law. Formerly the interest was fixed at 5 per cent and no bonds could be sold below par.

Bonds that were authorized but not sold before the foregoing provisions became effective may be given the same privileges upon a two-thirds vote of the district.

During construction of any work to be paid for out of the proceeds of the sale of bonds, progress reports are required to be made to the State Engineer.



Annual statements of the financial transactions of the district are required to be made also to him.

The State Engineer may at any time make examination of the affairs of any irrigation district or call upon the officers thereof for such information as he may desire and make such report thereon as he may deem advisable.

The bond validation act above referred to, amended by chapter 366, Statutes of 1913, provides that when the directors of a district deem it advisable to have the district's bonds made available for investments for all trust funds, and for funds of all insurance companies, banks, both commercial and savings, trust companies, and for state school funds, and other public funds which may legally be invested in bonds of cities, counties, school districts or municipalities, and for deposit as security for the performance of any act, the said board of directors may by resolution so declare, and file a copy of the resolution with the bond commission.

The bond commission, composed of the three state officers above named, make investigations of the affairs of the district, particularly upon the following points:

(a) The supply of water available for the project and the right of the district to so much water as may be needed.

(b) The nature of the soil as to its fertility and susceptibility to irrigation, the probable amount of water needed for its irrigation and the probable need of drainage.

(c) The feasibility of the district's irrigation system and of the specific project for which the bonds under consideration are desired or have been used, whether such system and project be constructed, projected or partially completed.

(d) The reasonable market value of the water, water rights, canals, reservoirs, reservoir sites and irrigation works owned by such district or to be acquired or constructed by it with the proceeds of any of such bonds.

(e) The reasonable market value of the lands included within the boundaries of the district.

(f) Whether or not the aggregate amount of the bonds under consideration and any other outstanding bonds of said district, including bonds authorized but not sold, exceeds 60 per centum of the aggregate market value of the lands within said district and of the water, water rights, canals, reservoirs, reservoir sites and irrigation works owned, or to be acquired or constructed with the proceeds of any of said bonds, by said district, as determined in accordance with paragraphs (d) and (e) of this section.

(g) The numbers, date or dates of issue and denominations of the bonds, if any, which the commission shall find are available for the pur-

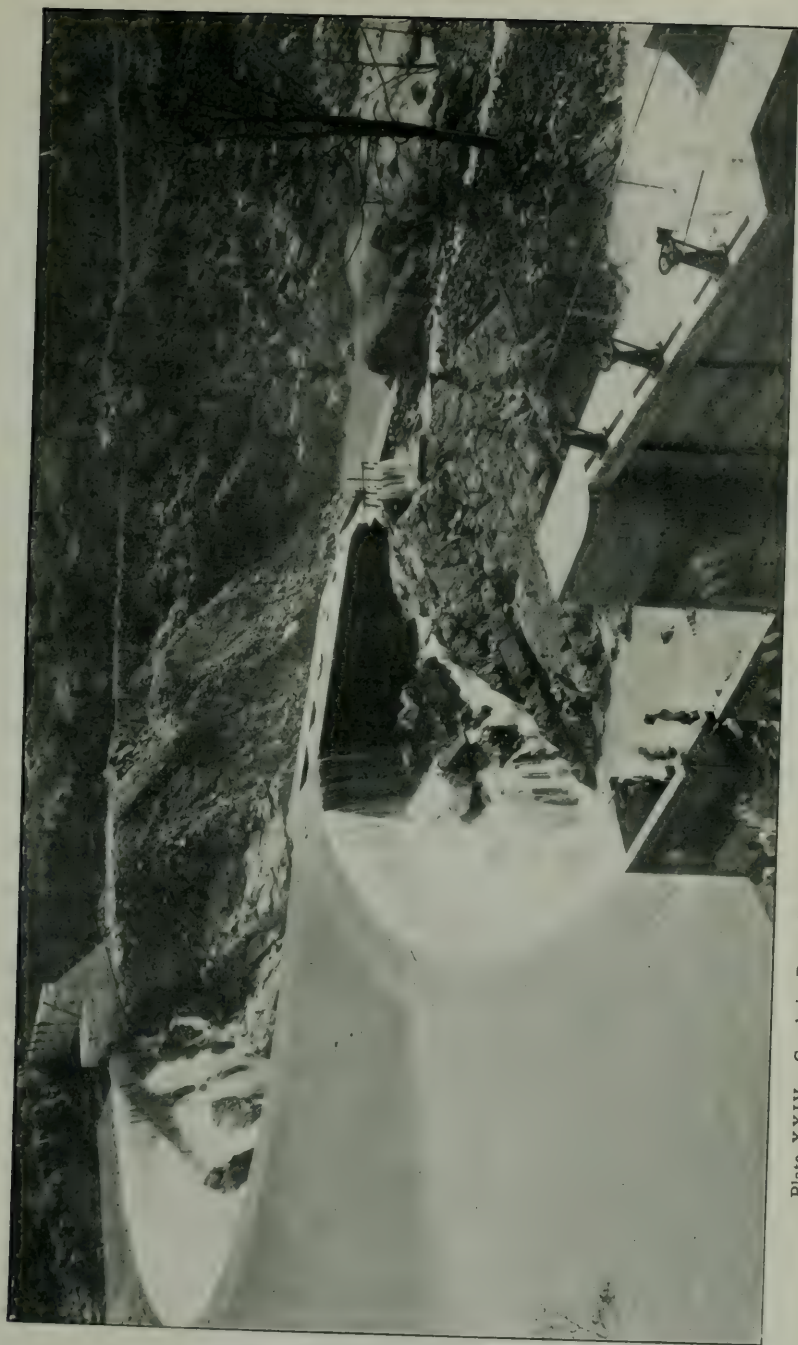


Plate XXIV. Goodwin Dam, Stanislaus River, Headworks South San Joaquin and Oakdale Irrigation Districts.



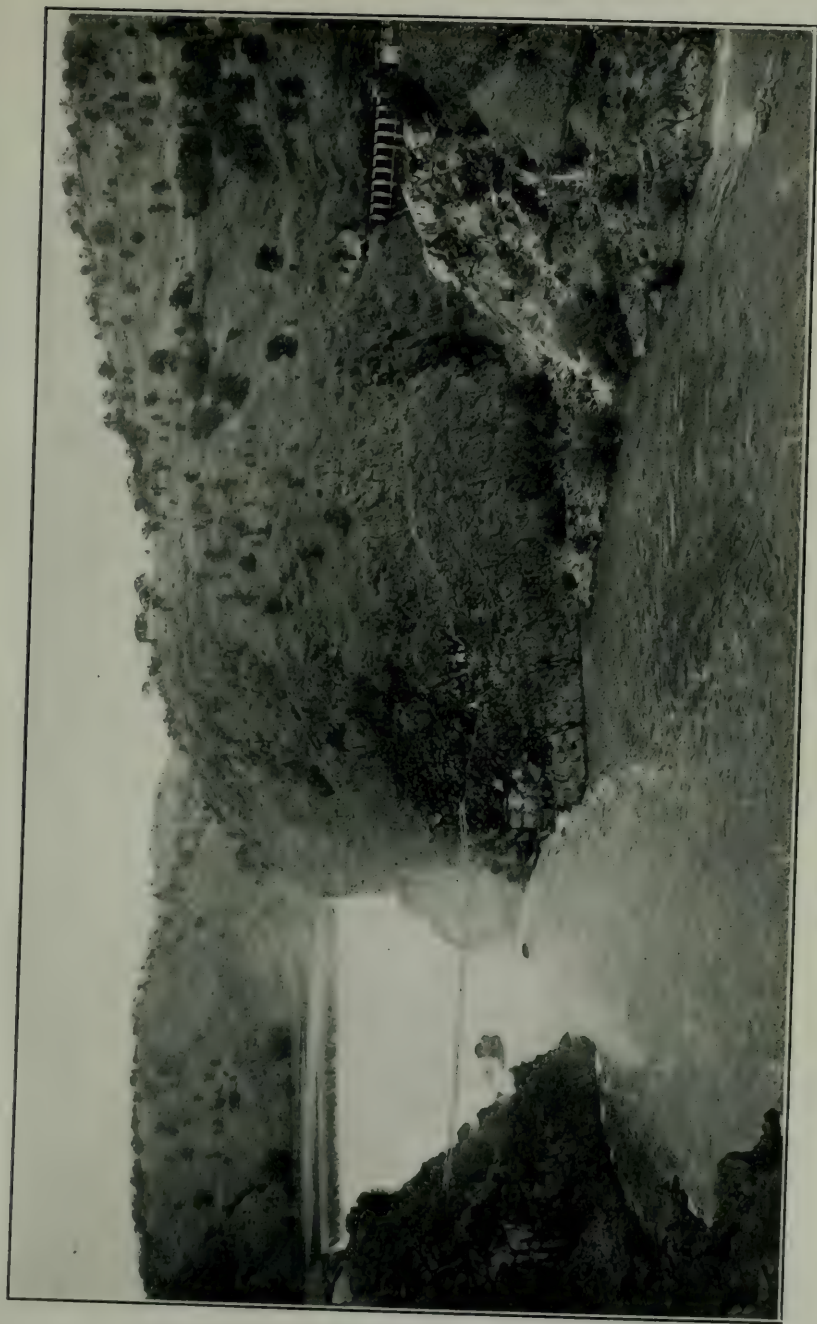


Plate XXV. La Grange Dam, Tuolumne River. (From Report of Turlock Irrigation District.)





poses provided for in section 7 of this act, and, if the investigation has covered contemplated bonds, the total amount of bonds which the district can issue without exceeding the limitation expressed in paragraph (f) of this section.

The written report and findings of the commission is filed in the office of the State Controller, and if the commission finds that the project is feasible and that the outstanding and proposed bonds do not amount to more than 60 per cent of the reasonable value of the property within the district including the irrigation works, water and water rights and other property of the district, thereupon all of said bonds become eligible to certification for the purposes enumerated above.

Upon any eligible bond being presented to the Controller he attaches thereto a certificate in the following form:

SACRAMENTO, CAL., (insert date).

I, \_\_\_\_\_, Controller of the State of California, hereby certify that the within bond, No. \_\_\_\_\_ of issue No. \_\_\_\_\_ of the \_\_\_\_\_ irrigation district, issued \_\_\_\_\_ (insert date), is in accordance with an act of the legislature of California approved \_\_\_\_\_ a legal investment for all trust funds and for the funds of all insurance companies, banks, both commercial and savings, trust companies, the state school funds and any funds which may be invested in county, municipal or school district bonds, and it may be deposited as security for the performance of any act whenever the bonds of any county, city, city and county, or school district may be so deposited, it being entitled to such privileges by virtue of an examination by the state engineer, the attorney general and the superintendent of banks of the State of California in pursuance of said act. The within bond may also, according to the constitution of the State of California, be used as security for the deposit of public money in banks in said state.

\_\_\_\_\_  
Controller of State of California.

The effect of the certification of bonds as outlined in the foregoing is to make irrigation district bonds available for all purposes for which county and municipal bonds are available, a privilege that had been denied to them.

The State Engineer has made the preliminary examinations under the first act above discussed (chapter 578, 1913) for the organization of new districts or proposed issue of bonds for organized districts as follows: Anderson-Cottonwood District in Shasta County; Oakdale, Modesto, Turlock and Dry Creek districts in Stanislaus County; Alpaugh, Tulare County; Black Rock, Inyo County; Little Rock Creek, Los Angeles County; La Mesa, Lemon Grove and Spring Valley District, San Diego County and Imperial District, in Imperial County.

The conditions attending the last named district are peculiar. Nearly half a million acres of absolutely barren desert have been transformed into an agricultural paradise by the application of water brought from the Colorado River.

The enterprise was developed by a private corporation which built a canal diverting from the river in California, but within less than a mile from the head the canal crosses into Mexico and runs nearly fifty miles in foreign territory before returning across the international boundary line, where it begins to deliver water to lands in California.

Serious breaks in the river bank caused the river to forsake its channel leading to the Gulf of California and to adopt the canal as its course to the bottom of Imperial Valley, more than 300 feet below sea level. The cost of closing the breaks and restoring the river to its original course, with judgments for damages caused by the runaway waters, involved the company in financial difficulties which threw its affairs into the hands of a receiver.

The Imperial Irrigation District was formed for the purpose of taking over the property of the irrigation company. The State Engineer made an exhaustive investigation of the whole enterprise and reported that the property was worth the amount of the obligations, about \$3,000,000, but that if purchased the district should provide a fund of \$500,000 and maintain it as an emergency fund to meet exigencies likely to arise at any time from the vagaries of Colorado River.

A constitutional difficulty also existed in that municipalities were prohibited from owning property outside of the state.

The district has held an election, and by a large majority voted in favor of issuing bonds to the extent of \$3,500,000 for the above stated purpose.

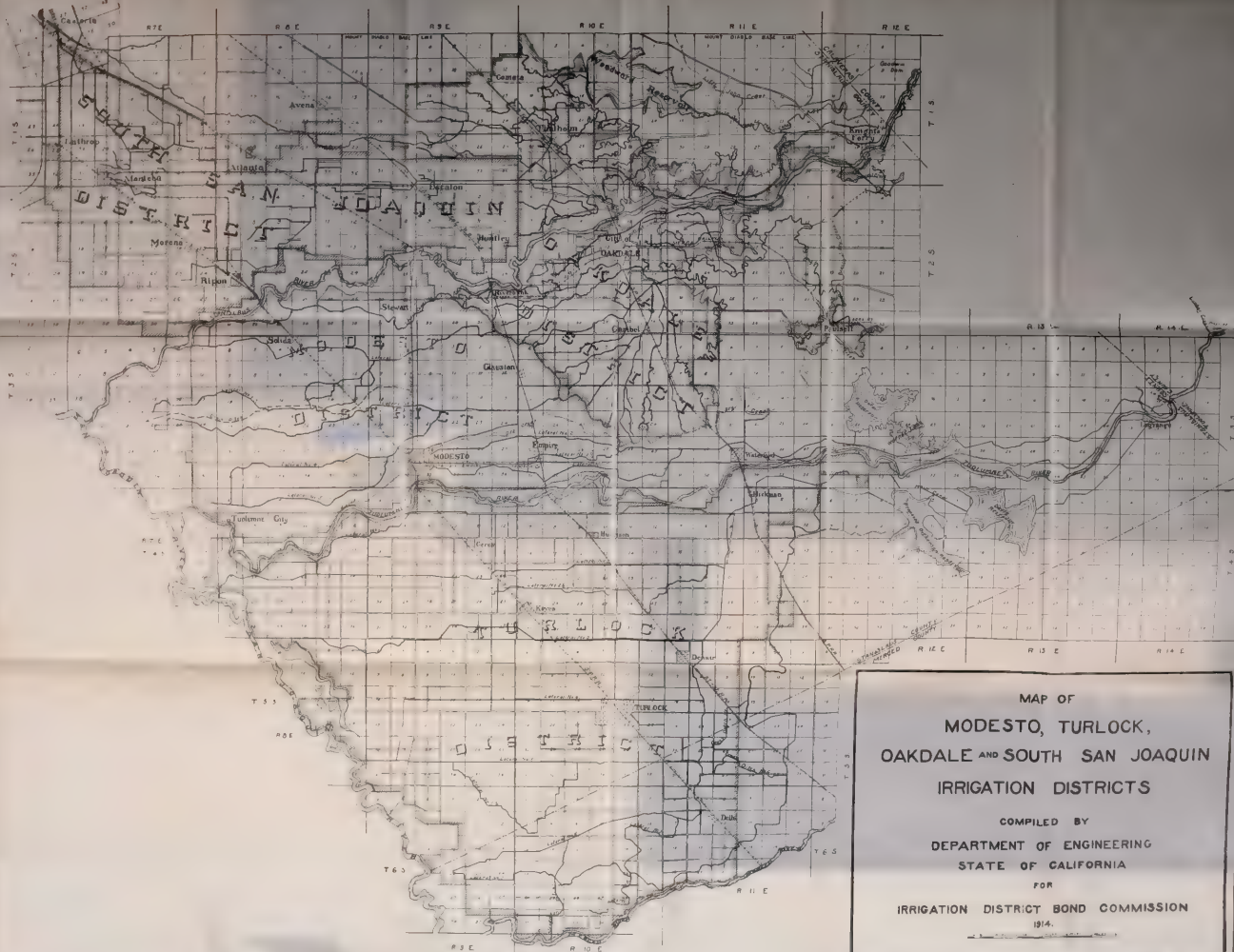
A constitutional amendment authorizing municipal corporations to own property outside of the state was proposed by the last legislature and its adoption at the general election in November seems highly probable.

The bond commission has investigated and found favorably upon the bond issues of five districts—one under the provisions of the original "validation" act, chapter 157, 1911, and four under the amended act, chapter 366, 1913, as follows:

TABLE 8.

Irrigation districts investigated and bond issues approved by the Irrigation District Bond Commission.

Name of district	Area of district, acres	Amount of bonds approved	Value of all property	Per cent of bonds to property values
San Ysidro, act of 1911.....	485	\$25,000	\$61,400	44
Oakdale, act of 1913.....	74,146	2,000,000	7,392,406	27
South San Joaquin, act of 1913.....	71,050	3,885,000	11,748,416	83
Modesto, act of 1913.....	81,143	2,267,000	16,516,000	14
Turlock, act of 1913.....	175,566	2,662,000	28,458,180	9
Totals .....	402,390	\$10,789,000		



MAP OF  
MODESTO, TURLOCK,  
OAKDALE AND SOUTH SAN JOAQUIN  
IRRIGATION DISTRICTS

COMPILED BY  
DEPARTMENT OF ENGINEERING  
STATE OF CALIFORNIA  
FOR  
IRRIGATION DISTRICT BOND COMMISSION  
1914.



The investigations for the bond commission are made by an employee of the Department of Banking detailed for the purpose, cooperating with engineers detailed from the regular staff of the Department of Engineering, or employed specially. The law requires the districts to pay the expenses of making the investigations for the bond commission.

In the matter of the preliminary investigations made by the State Engineer for the organization of districts or the issuance of bonds—the law directs the State Engineer to make the investigations but is silent with regard to the expenses of making such investigations. The practice has heretofore been to detail an engineer from the office holding a statutory appointment, and depend upon the organization committee to provide funds to defray traveling expenses. This has been necessary for the reason that the contingent fund of the department has never been large enough to meet the ordinary claims against it.

It has not been altogether satisfactory to resort to the expedient stated. In one instance the agent was called to the most distant part of the state, paid his fare for traveling several hundred miles, several days' hotel bills and other accommodations, all from his private funds, and was not reimbursed until more than a year had elapsed. It is submitted that when an employee of the state must travel and incur expenses in the performance of mandatory duties, there should be provision for reimbursing him.

Reverting to those provisions of the law heretofore quoted which provides that plans of work for which bonds are to be issued must be submitted to the State Engineer, and that on work being executed to be paid for from the sale of bonds, progress reports must be rendered to him, it is desired here to call attention to the fact that while the law says he may make a report as to such work, it gives him no power to stop the work if it is unsatisfactory or to compel a compliance with the plans and specifications that he had approved.

It is urged that, having given its approval to the enterprise, and in a measure loaned its credit in the validation of the district's bonds, the state should properly have the right conferred by the act to pass upon the sufficiency of the plans, but in addition its agent should be clothed with all the authority necessary to compel the construction of the works strictly according to those plans, and to his complete satisfaction. This matter is commended for consideration.

### IRON CANYON PROJECT.

For many years a project has been agitated to construct a dam in Sacramento River at Iron Canyon, a short distance above Red Bluff, for the purpose of creating a large reservoir which would serve for irrigating many thousands of acres of land in Sacramento Valley, as well as serve to diminish the dangerous flood flows of the river.

The matter has been under consideration by the United States Reclamation Service for a number of years, and a preliminary investigation was made of several storage reservoirs in 1904-5. Later investigations were resumed by the service, and as far as conducted at that time, the results were embodied in a report published in a report of the United States Senate Committee on Irrigation and Reclamation of Arid Lands, sixty-first congress, third session.

An organization of land owners, county authorities, civic bodies and others interested in the subject was formed under the name of the Iron Canyon Project Association to further the matter.

This association provided funds in 1913 to enable the reclamation service to further prosecute its investigations, which were completed and presented to the Secretary of the Interior a few months ago.

The investigations were made by officers and employees of the United States Reclamation Service, and the report thereon compiled by E. G. Hopson, supervising engineer, in conference with John T. Whistler, engineer, and G. Stubblefield and O. W. Peterson, assistant engineers.

Several variations of the project were considered and tentative plans, with estimates worked out. These several variations cover projects for irrigation alone; irrigation with power development; irrigation and flood control; irrigation with power development and flood control; and either phase coupled with or omitting consideration of navigation in the river below. Altogether some ten combinations were estimated upon.

The Secretary of the Interior appointed a board of review to consider the investigations of the project and to report thereon. The board was composed of the following: Brigadier General W. L. Marshall, ex-Chief of Engineers, United States Army, chairman; Mr. D. C. Henny, Acting Chief Engineer, United States Reclamation Service; W. F. McClure, State Engineer, State of California, and Mr. H. T. Cory, consulting engineer, of San Francisco, representing individual and corporate interests which would be affected by the project.

The board of review met and went over the field covered by the project and reported its conclusions to the Secretary of the Interior, to be published as a document from the United States Reclamation Service.

### ECONOMIC RESEARCH.

From the beginning of its existence the government of the United States has been engaged in making surveys of its territory. For many years the principal surveys on the land were conducted by army engineer officers under the direction of the War Department. Later the Department of the Interior took charge of the survey of public lands, and in 1879-80 the United States Geological Survey was organ-

ized under that department with Clarence King as director. The first comprehensive report was that for the years 1880–81, published in 1882 by J. W. Powell, director, and was devoted almost wholly to the treatment of structural geology. (The first annual report by King, in 1880, only dealt with the plans of the organization.)

The report of 1883 took up the subject of paleontology and mineralogy. In 1884 the new subjects treated were topography, artesian wells, and paleobotany. The report of 1885 mentions new methods in silver determinations, reports on swamps, and on flora. In 1886 salt making was introduced into the investigation. In 1886–87 the study of petroleum and gas was taken up, and the researches of the survey reached California in a "Quaternary History of Mono Valley," "Geology of Lassen Peak District," and "Geology of Quicksilver Deposits of Pacific Slope."

The report of 1887–88 discussed the great Charleston earthquake. Part II of the tenth annual report 1888–89 was devoted exclusively to irrigation. Each succeeding year has witnessed the expansion of the scope of investigation until now it includes so many economic subjects that the survey is organized into eight branches, subdivided into twenty-seven divisions, and each division is again subdivided into sections according to the subjects to be investigated by it. The result of the great diversity of subjects brought under examination and analyses is that the United States Geological Survey has become a most valuable bureau of research and information.

The survey now employs nearly 1,000 people, most of whom are experts in their respective specialties. So reliable is the information obtained considered by those interested that the bulletins and publications of the survey are eagerly sought, and to supply the demand nearly 1,500,000 copies a year are printed for distribution. Indeed, the ability of these experts is so well recognized the world over that the survey frequently suffers loss by the resignations of its investigators, whose services are sought by other governments and by industrial concerns operating in this and in foreign lands. Men have been called to conduct investigations in Mexico, Canada, Honduras, Peru, China, Africa, and other countries.

Other branches of the federal government, such as the Office of Experiment Stations, Office of Public Roads, Forestry Service, etc., are engaged, coordinately with the Geological Survey, in conducting investigations along the lines of research pertinent to their respective fields of public service. The government, through these coordinate branches, is so well prepared with their several organizations, experienced staffs and complete equipment for accurate investigations along extensive lines of economic development, that their reports are sought for by



private and public interests, and the accuracy of their statements is accepted without question.

The activities of the United States Geological Survey in California during the last two years has been both extensive and varied. The geologic branch has conducted examinations and study of gold deposits in Trinity, Shasta, and Sierra counties; geology and ore deposits of the Randsburg region, geologic structure and paleontology of the White Mountains, Inyo County; silver-lead deposits of Darwin. Extensive investigations and study have been made of deposits of magnesite, of borates, potash, nitrates and other valuable salines.

Reconnaissances made of the chromite and asbestos deposits in Shasta; talc and celestine in San Bernardino County; of semi-precious gems such as tourmaline.

The troubles experienced in some of the oil fields from infiltrating water has been investigated and remedial measures studied.

The coal fields of Monterey County were examined, as well as coal and oil fields in other portions of the state.

It may not be generally known that California has within its borders coal-bearing lands on the public domain. The Geological Survey is called upon to make examinations of such lands, to furnish information for their withdrawal from entry, appraisal or restoration.

During the last year, as the result of the examinations made by the survey, 222,139 acres of lands in California have been released from withdrawal as coal-bearing, leaving only 17,764 remaining reserved from sale. Of these reserved lands 7,720 acres have been appraised at a value of \$585,086, or an average value of \$75.70 an acre—quite an advance over the price of \$2.50 an acre that the government received for more valuable lands before the present system was established.

*Other Mineral Lands Are Handled in the Same Way.*—Long ago California oil producers undertook to convince the Navy Department of the superiority of oil as a fuel for warships, but not until 1912 did the government become convinced of that fact and that the public lands might contain a vast store of the fuel. In that year two naval petroleum reserves were created in California, aggregating 68,249 acres and estimated to contain 250,000,000 barrels of oil. The last report of the director of the survey shows that during the year ending June 30, 1914, 120,647 acres were withdrawn and 98,283 acres restored, leaving a total of 1,410,444 acres of oil lands withdrawn from public entry.

Potash is a mineral occurring in the barren basins of the desert regions. To prevent these valuable deposits falling into the possession of speculators who would create a monopoly of the product, areas of known potash-bearing soils in California were withdrawn in 1913 to the extent of 94,407 acres. None was added to this area in 1914, but



examinations by the survey resulted in the release of 370 acres, leaving 94,087 acres still reserved.

In 1909 congress passed a law known as the enlarged-homestead act, applying to homestead entries in twelve western arid states. This act permits the entry by one person of 320 acres of "non-mineral, non-irrigable, unreserved, and unappropriated surveyed public lands which do not contain merchantable timber." The lands subject to entry under the act must first have been designated by the Secretary of the Interior as not being "susceptible of successful irrigation at a reasonable cost from any known source of water supply."

Designations of lands as being of the class subject to entry under the enlarged-homestead act are made by the Geological Survey. Designations are not confined to the areas included in petitions of individual entrymen, but extend to contiguous lands of the same class. The first petitions made under the provisions of the act in California were filed in 1913, since which time the survey has acted upon 222 petitions, as follows:

Number of petitions received .....	222
Number of petitions approved .....	122
Number of petitions partly designated .....	8
Number of petitions refused .....	25
Number of petitions pending June 30, 1914 .....	66
Total area of land designated as subject to entry under the act.....	850,506 acres

In order that important springs and other sources of stock water on the desert and semi-arid range lands should be protected from being monopolized, but remain accessible to the public, the Department of the Interior has from time to time created public water reserves.

The first reserve made in California was ninety-four acres, set aside in 1913; during last year 43,430 acres were reserved, making a total of 43,524 acres of reservation in the state on June 30, 1914.

The classification of the public lands with relation to their value in connection with water power development is also a function of the Geological Survey. Its operations under that head in California for the two years ending June 30, 1914, are summarized as follows:

<i>Power site reserves.</i>		
Outstanding July 1, 1912.....		165,008 acres
Withdrawals 1912-1914 .....	17,076 acres	
Restorations .....	13,315 acres	
		57,761 acres
Outstanding June 30, 1914.....		222,769 acres

None of the work of the Geological Survey above described was participated in by the state, and is cited only to illustrate the scope of the activities of the survey in its broad field of public service, the benefits of which extend to all the states.

### CO-OPERATIVE INVESTIGATIONS.

Notwithstanding the large appropriations made by congress for the prosecution of the several lines of investigation carried on by the Geological Survey and other branches of the government, the field of operations, extending over the entire country and into foreign territory, is so large and the number of subjects investigated is so great, that progress is often too slow to meet the requirements of the rapid development of growing communities.

To expedite investigations that otherwise would have to wait for the work to reach them in its regular course, many states cooperate with the national government in prosecuting those lines of inquiry in which they are most interested.

In the matter of topographic surveys, nineteen states and one territory participated with the Survey while sixteen states and Hawaii cooperated in water resources investigations in 1913-1914.

Beginning in 1903, each session of the California legislature since has appropriated various sums for the purpose of cooperating with the several branches of the national government in the above mentioned surveys and the prosecution of investigations into various phases of economic development. Formerly the appropriations were made specifying a fixed sum for each subject to be investigated, but, in line with a recommendation made by the State Engineer in the first biennial report of this Department, the legislature since 1909 has made the appropriation as a whole, so that the funds could be apportioned by the Department of Engineering according to the requirement of each line of inquiry to be undertaken.

In pursuance of this provision of the appropriation act, agreements were entered into with the Director of the United States Geological Survey and with the Secretary of Agriculture, for cooperative research, and allotments were made of the funds appropriated to cover the state's portion of the expense of making the investigations. The agreements now in force are as follows:

With the Director of the United States Geological Survey, for:  
Topographic surveys.

Water resources investigations.

With the Department of Agriculture, Office of Experiment Stations, for:

Irrigation and drainage investigations.

These agreements are made to run only one year and are renewed annually.

The gathering of the information included in the above subjects is very properly a function of the Department of Engineering, but to provide the Department with the requisite equipment for field and

laboratory work and to maintain the necessary working force, would require a large appropriation. Furthermore, the work accomplished by the Department, acting alone, would be duplicate of a great deal that has been done before and that would follow in the regular progress of the work of the other governmental investigators.

By these cooperative arrangements the state obtains the service of already organized corps of experienced investigators possessing all the best apparatus and instruments, and for their service the state is required to pay only a portion of the operating expenses. As already stated, the appropriations made by the congress for the matters under discussion are too small to permit of any great amount of work being accomplished in any one state, but it is the policy of the government to give preference to those states which desire to cooperate, and the practice is to allot an amount equal to the state's appropriation.

It should be borne in mind that, in addition to the many advantages resulting from cooperative work, all money appropriated by the state is met by a like amount from the federal treasury and nearly every dollar is expended within the state.

The twenty states cooperating in topographic surveys and the seventeen joining in water investigations participate in the benefits flowing from the expenditure of \$244,000 of government funds.

### TOPOGRAPHIC SURVEYS.

The character of the cooperative topographic surveys made in accordance with the agreement with the Director of the United States Geological Survey is summarized as follows:

The order in which the field work is prosecuted in different parts of the state is fixed by agreement from time to time as the work progresses. The surveys are executed in a manner sufficiently elaborate to prepare maps upon scales which are agreed upon for different localities, and exhibit the hydrography, hypsography, public culture, and all public land and county boundary lines which are marked upon the ground.

The information secured by the surveys is published in atlas sheets of convenient size, called quadrangles. The sheets of paper are 20 by 16½ inches in dimensions, the territory embraced in each quadrangle covering 15 minutes, 30 minutes, or 1 degree of latitude and the same or longitude, according to the scale of the publication. Three scales are employed. The largest scale used in standard sheets is 1:62500, corresponding very nearly to one mile to one inch. Maps drawn on this scale are those of thickly settled communities or industrially important sections of the country. An intermediate scale of 1:125000, or about two miles to the inch is employed for the greater part of the country while the smallest scale, 1:250000, or about four miles to the inch, is used for territory of relatively slight industrial importance or



sparse population, such as the desert regions. A few special maps of important mining districts or other limited areas are issued on special scales suited to the requirements of the country mapped, when sheets are designated by name, usually that of some important physical feature, thus: Yuba City Quadrangle, Pyramid Peak Quadrangle, etc. That portion of the Sacramento Valley lying west of the Sacramento River has been published in sheets 28 by 40 inches and covering several quadrangles, the scale being 1:31680, or one half mile to the inch. These are found very convenient in studying irrigation and reclamation in these regions where projects embrace large areas.

The maps are sufficiently detailed to serve as base maps on which are represented the character of the soils and forests of the area surveyed, and show all principal objects, natural or artificial, such as streams, lakes, shore lines, reservoirs, canals, important wells, springs, railroads, highways, power-transmission lines, principal houses, villages, towns and cities, quarries, mills and other industrial plants, all with great clearness and fidelity to position.

The hypsography is shown by contour lines with vertical intervals of 5 to 100 feet, according to the smoothness or ruggedness of the terrene. The heights of important points are determined and enduring monuments and bench marks are established, the elevation and location of which are found by precise methods. Along both sides of the Sacramento River, from Suisun Bay to a point several miles above the city of Sacramento, there have been set solid concrete monuments, in which are imbedded aluminum tablets upon which are marked the elevations to the nearest foot. At frequent intervals all over the territory surveyed are placed other bench marks which consist of iron pipes set solidly in the ground and capped with a bronze or aluminum cap, marked in the same manner as the tablets on the concrete monuments. A record of the location, and the elevation in feet and fractions, of all bench marks is kept on file in the office of this Department. All elevations noted by the survey are determined by precise level lines run and checked with the utmost care, and are referred to mean sea level as deduced from long series of observations.

The United States Geological Survey conducted topographic surveys in thirty states and one territory during the fiscal year ending June 30, 1914, and mapped 19,150 square miles of territory. The total area of the country now mapped amounts to 39.6 per cent of the entire area of the continental United States and 21 per cent of Hawaii.

In California there were 6,133 square miles surveyed and mapped during 1912 and 1913, and during the year just closed 1,672 square miles were added, making a total of 7,805 square miles surveyed during the biennial period ending June 30, 1914. The total area now mapped amounts to 70 per cent of the entire surface of the state.



The surveys were made by the United States Geological Survey, and by the Survey in cooperation with the State of California. Those quadrangles surveyed in cooperation with the state represented by the Department of Engineering will be found in the report at the end of this article.

In addition to the surveys made in cooperation with this Department, the Survey, under cooperative agreement with the University of California began early in 1914 a survey of Santa Rosa quadrangle.

In addition to the cooperative surveys named, the Geological Survey has completed the survey and mapping of the following quadrangles: Petaluma, Capitola, Soledad, Priest Valley, Mount Morrison, Mojave.

Work was begun upon Seiad, Sawyers Bar and Crucero quadrangles, and revision commenced on San Francisco, Concord, Hayward and Alameda quadrangles, while the map of Kern River Oil Fields was completely revised.

The topographic work now in progress which is of the greatest immediate importance is the survey of the Great Valley.

Special effort was concentrated upon the survey of the Sacramento Valley, in response to the great demand for information required by the rapid development of irrigation and reclamation enterprises. The survey was completed and the maps are being rapidly published. These maps give contours at five-foot intervals up to 300 feet elevation, that being taken as the upper limit of practical irrigation from the streams entering the valley. A consolidated map of the entire valley on a small scale and showing 25-foot contours has also been published. The survey of the Sacramento Valley being completed, the field parties were transferred to the San Joaquin Valley, that territory being considered next in importance. The field work in the valley has progressed about one third the length of the valley. Maps of this region are very greatly needed in the study of flood control problems, reclamation and navigation now being vigorously prosecuted.

The cooperative topographic surveys have been conducted under the supervision of Mr. George R. Davis, geographer in charge of the Pacific Division, directed by Mr. R. B. Marshall, chief geographer.

Their report in detail for the two years ending June 30, 1914, here follows:

**Report of topographic surveys in cooperation between the United States Geological Survey and the State of California, for the fiscal years beginning July 1, 1912, and ending June 30, 1914.**

In accordance with the cooperative agreements signed August 24, 1912, by George H. Ashley, acting director, and July 1, 1913, by George Otis Smith, director, for the United States Geological Survey, and September 6, 1912, and July 22, 1913, by W. F. McClure, State Engineer, for the State of California, the federal survey allotted \$14,000 each year, and the state an equal amount, for cooperative topographic surveys in the State of California for the fiscal years ending June 30, 1913, and June 30, 1914.

The following is a summary of the field and office work accomplished during the above period under the general direction of R. B. Marshall, chief geographer, and under the immediate supervision of George R. Davis, geographer in charge of the Pacific Division :

TABLE 9.  
*Field work.*

Quadrangle	Counties	Publication on scale of	Area in square miles mapped	Primary levels		Secondary traverse miles	Triangulation	
				Miles	Permanent marks		Stations occupied	Stations marked
Atwater	Merced						1	
Avena	Stanislaus	1:31,680	59					
	San Joaquin.							
Bachelor Valley	Calaveras	1:31,680	59					
	Stanislaus.							
Bradley	Monterey	1:31,680	6					
Burnham	San Joaquin	1:31,680	59					
Capitola	Monterey						2	2
	Santa Cruz.							
Ceres	Stanislaus						2	
Cooperstown	Stanislaus	1:31,680	59			777	3	1
	Tuolumne.							
Copperopolis	Calaveras	1:62,500	78			22		
	Stanislaus.							
	Tuolumne.							
Cressy	Merced						3	2
Crevison Peak	Stanislaus	1:31,680					1	1
	Merced.							
Denair	Stanislaus	1:31,680	12				4	
Dickenson	Merced	1:31,680	59				3	
	Stanislaus.							
Empire	Stanislaus	1:31,680	59				1	
Gilroy Hot Springs	Stanislaus						2	3
Hollister	Santa Clara						1	
	San Benito.							
Las Garzas Creek	Stanislaus						1	1
	Merced.							
Lathrop	San Joaquin	1:31,680	59					
Lone Tree	Contra Costa	1:31,680	30					
Manteca	San Joaquin	1:31,680	59					
Merced	Merced						1	
Midway	San Joaquin	1:31,680	9					
(Resurvey)								
Montpellier	Merced	1:31,680	59				3	1
	Stanislaus.							
Morgan Hill	Santa Clara						3	5
Mt. Boardman	Alameda						3	3
	Santa Clara.							
	Stanislaus.							
Mt. Hamilton	Santa Clara						1	1
	Alameda.							
New Almaden	Santa Clara						1	
	Santa Cruz.							
Number V	Merced						4	3
Number VI	Merced						3	3
Oakdale	Stanislaus	1:31,680	59					
Orestimba Creek	Stanislaus						3	4
Patterson	Stanislaus	1:31,680	24				2	2
Pajaro	Monterey						3	2
	Santa Clara.							
	Santa Cruz.							
Peters	San Joaquin	1:31,680	59					
Planada	Merced						1	2
Reservoir	Stanislaus	1:31,680	59				3	
Ripon	San Joaquin	1:31,680	59			12	3	
	Stanislaus.							
Romain	San Joaquin	1:31,680	24			65		2
	Stanislaus.							
Salida	Stanislaus	1:31,680	59				5	
San Ardo	Monterey	1:31,680	4					
San Luis Creek	Stanislaus						1	
Tesla	Alameda						1	1
	San Joaquin.							

TABLE 9—Continued.

*Field work.*

Quadrangle	Counties	Publication on scale of	Area in square miles mapped	Primary levels		Secondary traverse miles	Triangulation	
				Miles	Perm. marks		Stations occupied	Stations marked
Thalheim	San Joaquin	1:31,680	59					
	Stanislaus							
Trigo	San Joaquin	1:31,680	59					
	Stanislaus							
Tracy	Monterey	1:31,680	45				1	
Union Island	San Joaquin	1:31,680	32					
Vernalis	San Joaquin	1:31,680	59					
Waterford	Stanislaus	1:31,680	59				2	
Westley	Stanislaus	1:31,680	59				2	
Westport	Stanislaus	1:31,680	59				3	
San Joaquin Valley				300	82			
Middle Fork American River.	El Dorado	1:31,680				*43		
	Placer							
Pit River	Lassen	1:31,680				*42		
	Shasta							
San Joaquin River	Fresno	1:31,680				*124		
Totals			1,444	300	82	1,085	73	39

\*River profile surveys. (Funds for this river profile work provided by State Board of Control.)

The following members of the Topographical Branch were engaged in the field work:

*Topographic Mapping:*

Duncan Hannegan, Topographic Engineer  
 J. P. Harrison, Topographic Engineer  
 J. G. Staaek, Topographer  
 W. N. Vance, Topographer  
 A. E. Burkland, Topographer  
 E. R. Bartlett, Assistant Topographer  
 Chas. Hartmann, Assistant Topographer  
 H. W. Peabody, Assistant Topographer  
 T. P. Pendleton, Assistant Topographer  
 O. G. Taylor, Assistant Topographer  
 S. E. Taylor, Assistant Topographer  
 J. B. Leavitt, Assistant Topographer  
 F. A. Danforth, Junior Topographer  
 L. V. Fees, Junior Topographer  
 R. B. Kilgore, Junior Topographer  
 D. H. Watson, Junior Topographer  
 S. H. Birdseye, Junior Topographer  
 C. A. Stonesifer, Junior Topographer  
 R. M. LaFollette, Topographic Aid  
 H. S. Leicht, Topographic Aid  
 Frederick Rider, Topographic Aid.

*Triangulation:*

C. F. Urquhart, Topographic Engineer  
 C. L. Nelson, Topographic Engineer  
 W. R. Chenoweth, Junior Topographer  
 R. B. Kilgore, Junior Topographer.

*Levels:*

D. S. Birkett, Junior Topographer.

## OFFICE WORK.

The office drafting of the Avena, Bachelor Valley, Burnham, Cooperstown, Dickenson, Lathrop, Lone Tree Valley, Manteca, Midway, Mojave, Montpelier, Oakdale, Patterson, Peters, Reservoir, Ripon, Romain, Salida, Thalheim, Tracy, Trigo, Union Island, Vernalis, Westley, and Westport topographic maps was completed and the maps transmitted for engraving; and the office drafting of the plan and profile maps of the Pit River, the Middle and South Forks of the American River, and the Feather, San Joaquin, and Tuolumne rivers, was completed and the maps photolithographed. The drafting of the following incomplete maps was also commenced: 9 per cent of the Bradley, 20 per cent of the Metz, and 12 per cent of the San Ardo being finished.

The adjustment of the levels for the Ripon, Chowchilla, Slough, Dickenson, Gustine, Ingomar, Los Banos, Owens Creek, Ceres, Patterson, Cressy, Crows Landing, Deadman Creek, Denair, Dry Creek, Elgin, Empire, Salt Slough, Waterford, Westley, Westport, Romain, Madera, Newman, Salida, Montpelier, Reservoir, Volta, Nos. IV, V, VIII, and X, Stevinson, Turlock, Vernalis, Cooperstown, Mariposa, Slough, and three unnamed  $7\frac{1}{2}$ -minute quadrangles was completed and copies of the results typewritten for publication.

Final computations for the geodetic positions for the San Juan, Morgan Hot Springs, Gilroy Hot Springs, San Antonio Valley, Romain, Westley, Black Gulch, Kern, Vernalis, Gerber, and Oso quadrangles were completed.

## WATER RESOURCES.

Water, of all the natural resources with which this state abounds, has exerted the most potent influence in bringing California to the forefront among her sister states. It was water in a little mill race among the hills that first discovered to Marshall's view the glittering gold, and it was water that enabled the miners gathered from the four corners of the earth to recover from the hillsides and canyons the golden treasure hidden there. Water has converted the barren desert into fruitful gardens and orchards; it furnishes 500 miles of fresh water highways over which produce and merchandise valued at millions of dollars are carried annually between the communities within the state. It turns more than a thousand wheels, sending half a million horsepower of electric energy over thousands of miles of wire and operating the machines in shops, smelting ores, moving trains from city to city and through their streets and brightly lighting every city, town and hamlet.

The state was but performing a governmental duty, then, when it directed active investigation to be made of the wonderful potentialities of this abundant element—abundant we may think, yet with finite limits which will be reached in a period of time which is as but a moment in the life of a state.

## SURFACE WATER INVESTIGATIONS.

In relation to the flow of streams, there had been some research conducted by the national government, a little by the state and more by private interests (whose records are not available for public use), but none was made systematically or on a comprehensive scale. The state,



by the State Engineering Department during its existence from 1879 to 1884, gave considerable study to the subject. The United States Geological Survey began observations of stream flow in 1894, but as the appropriation for the Survey's work over the whole United States was only \$12,500, very little could be accomplished. Each year the work has extended in proportion to the funds provided; new gaging stations were established and more measurements made.

In 1903 the state legislature made an appropriation to cooperate with the United States in several lines of research and assigned \$15,000 "for the purpose of gaging streams, surveying reservoir sites and canal locations, for the conservation and utilization of the flood or stream waters of the state." An agreement was made between the Board of Examiners on the part of the state and the Director of the Geological Survey for the extension of the surveys and measurements provided for by the act. The legislature has appropriated various sums for this purpose at each succeeding session, and the cooperative agreements have been renewed each year, the Department of Engineering upon its organization in 1907, succeeding the Board of Examiners as the representative of the state.

At the time the first agreement became effective, July 1, 1903, the survey had only thirty gaging stations established throughout the entire state, and several of these were temporary, being maintained only one or two years. By 1909 the number of stations had been increased to seventy.

The extension of irrigation appearing then to be the first requisite and the prime use for the waters, the earlier efforts were directed to obtaining data for that object. Therefore, most of the gaging stations were placed at sites of prospective reservoirs or near where the streams debouched into the valleys. The result of observations made at stations so placed has been to acquire data concerning possibilities of storage as well as extensive and reliable records of the quantity and variability of the flow of all of the principal streams of the state at the mouths of their canyons.

For convenience in arranging the records of the streams in groups of correlated or adjacent units for study, the state is here divided into four drainage areas, as follows:

1. South Pacific Coast.
2. North Pacific Coast.
3. The Great Valley.
4. The Great Basin.

The first area embraces all streams flowing into the Pacific Ocean south of San Francisco Bay, including the Colorado River; the second covers those lying north of the bay.

The Great Valley between the Sacramento River and the San Joaquin Valley drainage systems, while the Great Basin area extends to all drainage basins west of the Cascade range into the "Great Basin," is that great plateau which extends from the Sierra Nevada to the Rocky Mountains, and from southern Idaho northwest over the slope of Nevada and a large part of Utah. Some of the California streams in the Great Basin empty the sea, but they either flow directly to "delta" or discharge into such lakes as Pyramid and Walker lakes, Nevada, Owens Lake and Mono Lake in California. Just of the streams having their origin in the Sierra of California each cross the State line into Nevada.

The principal drainage basins outlined within each of the above named divisions within a listing of basins have been mentioned **ENTIRE** through this paper are as follows:

#### SOUTH PACIFIC COAST AREA.

San Joaquin River  
San Diego River  
San Clemente River  
San Luis Rey River  
Santa Ana River  
San Gabriel River  
Santa Clara River  
Santa Ynez River  
Santa Maria River

The conservation and utilization of water for its various economic purposes has reached a state of development in this area probably not equaled elsewhere in the world. The extensive records obtained from the stations and measurements of the Survey have been of great value in working out the problems of economic development.

#### NORTH PACIFIC COAST AREA.

Kel River  
Mad River  
Klamath River (includes Trinity and Scott rivers):  
Smith River.

Gauge stations in these basins were not begun regularly until 1910 and have not extended over sufficient time to afford data for comparisons.

## BIG BASIN AREA.\*

Susan River;  
Willow Creek;  
Truckee River;  
Owens River;  
Walker River;  
Carson River;  
Mono Lake.

Nearly all of the waters of this area have been appropriated and further measurements would be of little interest excepting locally, so no reports of this region have been published since 1909. However, further data being required for studies of storage, and power, some stations have recently been reestablished.

## GREAT VALLEY AREA.

Sacramento Valley;  
San Joaquin Valley;  
San Joaquin River Basin;  
Tulare Lake Basin;  
Kern River Basin.

## STREAM GAGING.

Upon all of the streams named above and upon many of their tributaries, gaging stations are established for the measurements of the water flowing at those points. On the main trunk streams and on their principal branches the stations are usually permanent in character, and observers are employed to make daily observations of gage heights. The cross section of the stream is carefully measured, and a graduated rod or staff set marked in feet and subdivisions, and with the zero generally at the surface of low water, or if it can be ascertained at the height of the lowest low water known.

Measurements of the velocity of the stream are taken at intervals, effort being made to obtain each measurement at different stages of the river, so as to obtain data for calculating the rate of flow in the stream at all stages. This is called "rating the station," and a table of the flow for each foot in height shown on the gage is prepared from these measurements and calculations and it is called a "rating table."

Several methods are used to measure the quantity of water flowing in the streams but wherever practicable the weir methods, as where the water pours over a dam is used to obtain the quantity, or the velocity method, using a current meter.

\*Goose Lake drainage basin topographically belongs to this area, but as the waters appear to pass under ground and feed Pit River, the drainage is included in the Sacramento Basin.

The current meter method is the one generally used, and by permission of the Director of the United States Geological Survey illustrations of the instruments used and their method of employment are herewith presented.

The several methods employed are fully described in the publications of the Survey, particularly in "Weir experiments, coefficients and formulas," designated as Water Supply Paper 200; "Turbine water wheel tests and power tables," as Water Supply Paper 180; and "Surface Water Supply of the United States 1907-8, Part IX," Water Supply Paper 251. These volumes may be purchased at a nominal price from the Superintendent of Documents, Washington, D. C.

The results of stream measurements are expressed in second-foot or acre-feet. A second-foot is the prism of water one foot deep, one foot wide and moving a foot of distance in a second of time. A stream flowing a second-foot, or as it is sometimes written a cubic foot per second, would fill a box a foot square and a foot deep every second, and amounts to 448.8 gallons a minute. In ordinary practice it is regarded as 450 gallons a minute.

An acre-foot of water is the quantity that would cover an acre of space one foot in depth.

One second-foot of water running continuously for twenty-four hours will cover an acre to a depth of 1.98 feet or amount to 1.98 acre-feet. For many computations it is sufficiently accurate to assume a second-foot to be equivalent to 2 acre-feet a day.

In California and some other states another unit of measurement is used called the miner's inch. This is, theoretically, the quantity of water that will flow through an orifice one inch square, placed at a certain distance below the surface. The depth below the surface, called the "head," varies in different states and in different localities in the same state.

The statutes of California require an appropriator to record a notice of his appropriation stating the quantity he claims "in inches under a four-inch pressure." Hydraulicians are agreed that pressure means "head" which is the vertical distance from the surface of still water to the center of gravity of the orifice. Under such conditions a miner's inch would be equivalent to 0.02 ( $1/50$ ) second-foot, or, in round numbers, 9 gallons a minute.

By a statute enacted in 1903, however, it is declared that a miner's inch shall be equivalent to  $1/40$  second-foot, or 11.25 gallons a minute. This contradictory statute should be repealed, and one enacted requiring all quantities to be described with definite figures; gallons for domestic use or pumping, second-feet for rate of flow and acre-feet for quantity.



The results of the observations at the gaging stations established at various points on the streams of the state are published from time to time in the bulletins issued by the Geological Survey under the title of Water Supply Papers.

These published records give the following information:

Description of station, and of its characteristics.

List of discharge measurements made on the stream above.

Table of daily gage heights at the station.

Table of daily discharges.

Table of monthly and yearly discharges and run-off.

The records obtained are of inestimable value in the study of the many problems concerning irrigation, reclamation, flood control and navigation, and have been accepted and used very extensively by engineers engaged in operations under either and all of the subjects named.

The records obtained of the flow of Sacramento River and its tributaries were also used by the United States Debris Commission and the Board of Engineers for Rivers and Harbors as a basis for the plan reported to congress for the "Control of Floods in the Systems of the Sacramento Valley and the Adjacent San Joaquin Valley," a project involving the expenditure of millions of dollars. A similar project for the same purpose was proposed several years ago, before the cooperative observations above mentioned had procured complete data. The project was based upon the best information obtainable at that time of the flood flow of the streams, but in the light of later research and from the continuous records obtained it is known that works for flood control must care for about 130 per cent more water than was formerly believed to be necessary.

A reliable record, then, of the quantity of water poured into the valley by all its streams at flood is necessary to an intelligent study of problems relating to flood control. A knowledge of the amount of low water flow is requisite in discussing means of aiding navigation.

Correct information as to the daily, monthly and annual flow of each stream and of all combined is necessary in exploiting irrigation enterprises for the ten million acres of irrigable land in the Great Valley, and other millions of acres elsewhere in the state.

In furtherance of this last named object knowledge is required, too, of the extent to which surplus water can be conserved, and the flow regulated by storage reservoirs.

### THE GREAT VALLEY OF CALIFORNIA.

Upon examining a map of California it will be seen that the state is traversed in a general northwest-southeast direction by two approximately parallel ranges of mountains. Near the shore line is the Coast Range, and along the eastern border is the Sierra Nevada. These two

ranges converge at the south, uniting at Tejon into one range, which continues thence southward, terminating in Cape St. Lucas, at the extremity of Lower California, Mexico. They also approach each other near Redding, until their foothill spurs meet, thus encircling the "Great Valley of California."

The Sierra is continuous and the Coast Range unbroken excepting where pierced by the outlet of the valley through Carquinez Straits. The watershed enclosed between the summits of the mountain ranges is estimated at 58,000 to 64,000 square miles in area, embracing about 40 per cent of the whole state. The valley proper is 400 miles in length from Redding to Tejon Pass, an average of 40 miles in width and contains more than 10,000,000 acres. The floor of the valley presents almost an unbroken plain, sloping gently from the hills toward the central axis and descending from an elevation of less than 500 feet at each end to tide water at the middle.

The drainage from the entire territory is effected by the Sacramento from the north and the San Joaquin River coming from the south, meeting at the head of Suisun Bay, whence their mingled waters are carried through Carquinez Straits and the Golden Gate to the Pacific Ocean.

The north portion of the Great Valley, which is traversed by the Sacramento River, is generally designated as Sacramento Valley, while the remainder is called San Joaquin Valley, although there is no physical line of demarkation separating them.

#### SACRAMENTO RIVER DRAINAGE.

The head of the Sacramento River is a small lake not exceeding ten acres in area, and which the geographers have not dignified with a name. It is ensconced among the pines on the south slope of Mount Eddy, one of the peaks of the Trinity Mountains, eighteen miles southwest of Mount Shasta, and at an elevation of 6,600 feet above the sea.

This tiny lakelet gives birth to a brook, which, quickly swelling to a mountain torrent, leaps down the rocky canyon in cataracts and falls as "The water comes down at Lodore," descending 3,000 feet in twelve miles. Here it is joined by Wagon Valley Creek about two miles south of the town of Sisson, and henceforth is known as the Sacramento River.

Like the Mississippi, the Sacramento has a tributary whose source is farther away than that of the main stream. Pit River rises in Modoc County, 180 miles above the confluence with the Sacramento, while the latter stream measures but fifty-six miles from Fountainhead Lake, above mentioned, to the junction. The South Fork of Pit River rises on the western slope of Warner Mountains at an elevation of 8,000 feet, while the North Fork begins about half a mile from the south end of Goose Lake. The "summit" dividing the lake from the head of Pit

River is so flat that it is scarcely distinguishable as a watershed, and as it is only a few feet higher than the normal high water surface of the lake, the latter has been known to flow over into the river. It is said that in 1881, during a severe north wind, the water was driven over the ridge for several hours. Goose Lake is twenty-eight miles long, extending about ten miles into Oregon, with several streams running into it at the north end. Although the south rim of the lake cuts it off from direct connection with Pit River, the lava formation probably permits water to pass with some freedom, and, forming springs within Pit River Basin, contributes to the flow of that stream. The Goose Lake Basin is included in the Pit River drainage by the investigators of the Geological Survey.

McCloud River is an affluent of Pit River, and a branch of it bearing the prosaic name of Mud Creek has its source on the south slope of Mount Shasta in Konwakiton Glacier, which lies between elevations of 11,000 and 13,500 feet above the sea.

#### SACRAMENTO VALLEY.

As before stated, the earlier measurements of stream flow were taken primarily in pursuing irrigation research, and in addition to this object, in the case of the Sacramento River, was coupled investigation of flood conditions. For these reasons the records which cover the longest series of years were taken on the streams which enter the valley at the mouths of the canyons.

The most important streams entering the valley, all of which are tributary to the Sacramento River during its course through the valley, and upon which gaging stations are maintained, with the location of such stations and the date of their establishment, are named as follows:

Sacramento River, near Red Bluff, Tehama County, 1895.

Stony Creek, near Winters, Yolo County, 1901.

Feather River, at Oroville, Butte County, 1902.

Yuba River, near Smartsville, Yuba County, 1903.

Bear River, near Van Trent Post Office, Placer County, 1904.

American River, Fair Oaks Bridge, Sacramento County, 1904.

Cache Creek, near Yolo, Yolo County, 1903.

Putah Creek, at Winters, Yolo County, 1904.

The flow of water into the Sacramento Valley as recorded at the several gaging stations above named is summarized in the following table:

TABLE 10.  
Flow of water into Sacramento Valley, October 1, 1903, to September 30, 1912.

Stream	Drainage area, square miles	Maximum flow, second-feet	Maximum monthly flow, second-feet	Maximum mean daily flow, acre-feet	Minimum monthly flow, acre-feet	Maximum annual flow, acre-feet	Minimum annual flow, acre-feet	Mean annual flow, acre-feet	Available storage capacity, acre-feet
Sacramento	10,400	278,000	254,000	4,480,000	280,000	15,900,000	6,375,000	10,846,000	51,316,000
Stony Creek	601	36,000	29,300	391,000	50	894,000	---	---	144,000
Feather	3,640	187,000	187,000	2,450,000	42,000	9,340,000	2,069,900	6,032,000	775,600
Yuba	1,220	125,000	111,000	1,060,000	17,300	4,560,000	1,126,500	3,051,800	138,000
Bear <sup>1</sup>	263	25,800	25,800	94,400	806	726,000	92,500	396,900	---
American <sup>1</sup>	1,910	119,000	105,000	1,520,000	7,320	6,480,000	1,232,000	3,772,000	---
Cache Creek	1,230	20,800	20,100	285,000	---	1,280,000	250,000	697,100	176,500
Putah Creek <sup>2</sup>	805	37,000	30,000	453,000	29	881,000	199,000	510,800	318,000
Total	---	---	---	11,000,000	378,059	---	---	25,887,000	2,868,100
Unmetered streams <sup>3</sup>	3,907	76,000	---	---	---	---	---	---	---
Valley <sup>4</sup>	4,250	25,500	---	---	---	---	---	---	---

<sup>1</sup>Record beginning 1903-4.

<sup>2</sup>Record beginning 1905-6.

<sup>3</sup>Estimated from 50 per cent runoff of rainfall recorded in area for storm of March, 1907.

<sup>4</sup>Estimated from 40 per cent runoff of rainfall recorded for storm of March, 1907.

The capacity of the Big Valley reservoir on Pit River is stated to be 3,196,000 acre-feet, but as the mean annual flow of Pit River at that point for a period of five years was 713,000 acre-feet that amount is taken as the available storage capacity of the stream at that site.

The capacity of Warm Springs Valley and Round Valley and others above Big Valley are omitted, as their storage would simply reduce the flow reaching Big Valley reservoir. To the Big Valley storage is added the storage of a proposed reservoir at Iron Canyon which is estimated at 603,000 acre-feet.

<sup>5</sup>These figures are the estimate made by the United States Debris Commission as the quantity flowing just prior to the destruction of the debris barrier below Smartsville. The maximum recorded at the gaging station was 111,000 second-feet.



TABLE 11.  
Annual flow of Sacramento River and tributaries.  
(Expressed in acre-feet for each year, 1903-4 to 1911-12.)

	1903-4	1904-5	1905-6	1906-7	1907-8	1908-9	1909-10	1910-11	1911-12	Mean
Sacramento -----	15,900,000	10,600,000	11,100,000	13,700,000	7,720,000	13,400,000	8,910,000	6,375,000	6,375,000	10,846,000
Stony Creek -----	753,000	508,000	535,000	765,000	338,000	894,000	357,000	535,000	104,000	585,600
Feather -----	9,330,000	4,490,000	6,710,000	9,340,000	3,490,000	7,380,000	4,500,000	6,980,000	2,069,900	6,032,000
Yuba -----	4,100,000	2,400,000	3,630,000	4,500,000	1,590,000	3,880,000	2,670,000	3,510,000	1,126,500	3,051,800
Bear -----	538,000	315,000	561,000	726,000	188,000	3,880,000	256,000	512,000	92,500	396,000
American -----	25,046,000	2,460,000	4,762,000	5,710,000	1,450,000	4,540,000	3,540,000	6,480,000	1,232,000	3,772,000
Cache Creek -----	890,000	629,000	740,000	983,000	309,000	1,280,000	250,000	496,000	36,900	697,100
Putah Creek -----	2672,000	2475,000	583,000	691,000	199,000	881,000	228,000	483,000	56,300	510,800
Totals -----	37,229,000	21,877,000	28,621,000	36,475,000	15,284,000	32,780,000	20,711,000	28,906,000	11,102,100	25,887,000

<sup>1</sup>The "flow year" begins with the rainy season, and is registered from October 1st to September 30th, following.

<sup>2</sup>The figures for Bear and American rivers, 1903-04, and Putah Creek, 1903-04 and 1904-05 are interpolated, and are obtained as a proportion of the recorded flow of the nearest neighboring watershed. They are not assumed to be correct, but are inserted to show probable totals for the years when the record was incomplete.

NOTE.—Records since June 30, 1912, have not been published. The figures for 1911-12 are interpolated from unadjusted gage readings.

### SAN JOAQUIN VALLEY.

This valley, as heretofore stated, is the southern portion of the Great Valley of California, and constitutes a little more than 70 per cent of it. The line separating the San Joaquin and Sacramento valleys is imaginary and lies between the Cosumnes and Sacramento rivers, extending across the head of Suisun Bay to the hills on the west side. The Cosumnes River is a tributary of the Mokelumne River and is the most northerly stream whose waters run into the San Joaquin. The valley proper, from the imaginary line mentioned to its southern extremity, measures 250 miles long and 45 miles wide, embracing an area of 7,360,000 acres.

The general slope of the valley floor is downward from south to north and from the hills at each side to the longitudinal axis. The lowest line of depression or trough is marked by a succession of lakes and sloughs in the upper portion and is occupied by San Joaquin River for the lower 160 miles.

This stream enters the valley on the east side, runs northwest across the plains to the trough, and takes a direction nearly perpendicular to its former course, continuing to Suisun Bay. The valley is thus divided by the axial trough into two unequal plains, about two thirds of the whole lying on the east side.

The larger streams flowing into the valley from the Sierra are perennial, while those from the Coast Range are torrential and intermittent in flow. The streams on both sides, after emerging from the hills, run across the intervening plains to the trough at a right angle to the direction of the valley. All being sediment-bearing streams, they have built up alluvial delta fans with the apexes at the mouths of the canyons and spreading downward over the plain.

Kings River from the east and Los Gatos Creek directly across the valley have created such fans, which unite and form a "delta dam" across the trough, shutting off the drainage of the south from running into the San Joaquin excepting when the basin so created, of which Tulare Lake is the center, fills to overflowing.

In a similar way Kern River has extended its delta across the trough and joined the McKittrick hills, separating Tulare Lake basin from the south end of the valley in which Kern and Buena Vista lakes become the depository of the drainage from the hills and mountains surrounding it on the north, east and south. All of the streams entering this end of the valley are intermittent and of little importance excepting Kern River, hence the name of that stream is given to the drainage basin.

### KERN RIVER BASIN.

As stated above, this is the only stream in this region of sufficient importance to warrant a record of flow being secured. Gaging records were obtained of this stream by the State Engineering Department from 1879 to 1884. In 1893 the Kern County Land Company, which controls all of the waters of the river, established a gage at the mouth of the canyon which has been maintained ever since. The records which are furnished by the land company show that for a period of thirteen years the mean annual discharge of the stream was 683,900 acre-feet.

Other stations are maintained in the mountains by different power development companies who are engaged in or contemplate the development of power, which will be discussed later.

### TULARE LAKE DRAINAGE BASIN.

The streams flowing into the basin upon which permanent gaging stations have been maintained, named in order from south to north, with the location of the stations and the year observation began, are as follows:

Tule River, 8 miles east of Porterville, 1901.

Kaweah River, below Three Rivers, 1903.

Kings River, Red Mountain, 1895.

All of the water of these streams at low and medium stages is diverted for irrigation purposes in the valley. Only flood waters ever reach Tulare Lake.

The annual flow of these streams for a period of seven years, 1904-1911, are herewith presented in table. A description of Tulare Lake and short history of its change, from being the largest body of fresh water west of the Mississippi River to a fertile body of land a thousand square miles in extent, was included in a previous article in this report discussing the question of flood control.

### SAN JOAQUIN RIVER BASIN.

The San Joaquin River, as stated elsewhere, enters the valley from the east, flowing two thirds of the way across and then turning to the northwest, following in the trough of the valley to unite with the Sacramento River at the head of Suisun Bay. It is joined on its course by several large tributaries coming from the Sierra on the east.

Those which have been considered of sufficient importance to warrant the maintenance of gaging stations on them for a series of years, named in order as they appear from south to north, are as follows:

San Joaquin River station, established near Friant, 1907.

Merced, near Merced Falls, 1901.

Tuolumne, near Lagrange, 1895.

Stanislaus, near Knights Ferry, 1895.

Calaveras, near Jenny Lind, 1906.

Mokelumne, near Clements, 1904.

Cosumnes, near Michigan Bar, 1907.

There are several other streams which flow considerable quantities of water occasionally, but only reach the San Joaquin River in times of flood.

The record of total flow in the valley is not satisfactory as a basis for the study of the several problems under research, for the reason that reliable gagings are not available on some of the streams for an extended period of time. For example, the observations on the San Joaquin at Friant, and on Cosumnes River date back only to October, 1907, so that a complete record begins with the year 1908.

It will be observed that the tables of stream flow terminate the record with the seasonal year, 1911-12. There have been no reports of stream gagings published since 1912, and at the time these tables were compiled the adjusted records following the last report were not available.

Water Supply Papers 331, 359, 360, and 361, soon to be issued, will contain data of all streams measured up to June 30, 1913.

TABLE 12.  
Flow of Kern River.

	Discharge in second feet			Total, acre-feet
	Maximum	Minimum	Mean	
1904-05	3,039	194	756	548,000
1905-06	9,505	175	2,538	1,840,000
1906-07	4,504	433	1,606	*869,000
1907-08	2,080	272	910	*380,000
1908-09	8,851	249	2,400	1,630,000
1909-10	4,656	248	1,020	740,000
1910-11	4,623	243	1,384	1,000,000
Mean annual flow for 7-year period			1,515	1,001,000

\*Records for this period incomplete.



TABLE 13.  
Flow of streams in Tulare Lake Basin.

	TULE RIVER				KAWEAH RIVER				KINGS RIVER				Total of three streams, acre-feet
	Discharge in second-feet			Total acre-feet	Discharge in second-feet			Total acre-feet	Discharge in second-feet			Total acre-feet	
	Maximum	Minimum	Mean		Maximum	Minimum	Mean		Maximum	Minimum	Mean		
1904	2,305	7	101	73,551	2,920	46	564	408,272	15,700	130	2,586	1,880,846	2,702,669
1905	822	7	101	73,610	2,060	40	421	304,700	9,595	150	1,781	1,289,000	1,667,310
1906	4,530	37	464	338,000	8,160	75	1,520	1,110,000	26,600	205	5,380	3,920,000	5,368,000
1907	2,300	28	216	155,000	3,400	75	814	589,000	15,600	265	3,770	2,730,000	3,474,000
1908	1,230	6	105	75,600	1,600	42	335	243,000	6,290	265	1,400	1,020,000	1,338,000
1909	5,430	35	446	323,000	9,200	72	1,170	850,000	20,300	280	4,040	2,920,000	4,093,000
1910	1,940	5	101	79,000	4,840	34	414	300,000	14,700	196	2,300	1,670,000	2,049,000
Mean annual flow for 7-year period				159,680			890	560,710			3,039	2,208,550	2,928,940

TABLE 14.  
Flow of water in San Joaquin River Basin, October, 1907, to September 30, 1911.

Stream	Drainage area in square miles	Maximum flood flow second-feet	Maximum mean daily flow second-feet	Maximum monthly flow acre-feet	Minimum monthly flow acre-feet	Maximum annual flow acre-feet	Minimum annual flow acre-feet	Mean annual flow acre-feet
San Joaquin								
Merced	1,640	38,800	38,800	946,000	16,200	3,560,000	1,140,000	2,410,000
Tuolumne	1,090	37,200	37,200	465,000	4,140	2,120,000	518,000	1,314,500
Stanislaus	1,500	52,600	52,500	821,000	6,900	3,410,000	1,070,000	2,295,000
Calaveras	935	36,900	36,900	491,000	6,960	2,320,000	593,000	1,543,250
Mokelumne	395	69,600	69,600	323,000		675,000	67,200	354,300
Cosumnes	642	16,700	16,700	331,000	3,960	1,530,000	480,000	1,016,500
	524	22,400	22,400	26,400		874,000	148,000	530,750
	6,726	274,200				14,489,000		9,464,300

TABLE 15.

Annual flow of the San Joaquin and tributaries.  
(Expressed in acre-feet for each year, 1907-08 to 1911-12.)

	1907-8	1908-9	1909-10	1910-11	1911-12
San Joaquin -----	1,140,000	2,900,000	2,040,000	3,560,000	906,000
Merced -----	518,000	1,480,000	1,140,000	2,120,000	-----
Tuolumne -----	1,070,000	2,650,000	2,080,000	3,410,000	966,000
Stanislaus -----	593,000	1,890,000	1,370,000	2,320,000	534,000
Calaveras -----	*67,200	472,000	195,000	675,000	130,000
Mokelumne -----	480,000	1,150,000	906,000	1,530,000	371,000
Cosumnes -----	148,000	638,000	463,000	8,745,000	122,000

\*Record incomplete.

NOTE.—The period 1911-12 ends June 30, 1912, being three months short of the year.

A study of the tables of stream flow herein presented reveals the fact that years of greatest flood-flows are not necessarily the wettest years or years of greatest run-off.

Also the years of greatest flow in one drainage basin is not always coincident with the greatest run-off in adjacent areas.

#### WATER POWERS.

The foregoing discussion of the flow of water into the Sacramento and San Joaquin valleys is based upon measurements taken at the edge of the valleys and is considered only with relation to the uses of the water for irrigation and navigation and to the prevention of injury resulting from floods.

It has been explained that because these were the only subjects formerly considered, the most of the research was confined to the lower reaches of the rivers. Some measurements were occasionally made, and a few gaging stations were established back toward the headwaters of the streams, particularly in the vicinity of likely sites for reservoirs.

But with the astonishingly rapid extension of the employment of the silent force of electricity in every branch of industrial activity and the equally wonderful improvements in the methods of the transmutation of this invisible, mysterious force from the latent potentiality of the rushing, leaping, tumbling mountain torrent hurrying down its rocky way to the sea, comes an urgent need for inquiry to learn where and to what extent hydroelectric development might be available.

The increased amount of funds obtained by cooperation between the state and the United States enabled a large extension to be made in the field of operations; more extensive research was conducted and more complete data obtained.

The records compiled show that the waters of the State of California are capable of producing a vast amount of power. The present

and prospective use of power has induced capital to install some wonderful plants among the hills of the state, and the development has been so rapid that California now stands second among the states in the amount of power developed from water.

At the close of the statistical year in 1908, California had 559 installations operating 1,070 wheels which were capable of producing 466,774 horsepower. New York was the only state which could show a larger production. Including nearly 200,000 horsepower produced at Niagara with 6,513 wheels operating in 3,148 plants produced a total of 885,862 horsepower, while in Maine the output of the state was 343,096 horsepower developed by 2,797 wheels installed in 1,222 plants.

The total water power developed in the United States is placed at 5,356,680 horsepower.

Arranged in tabular form the foregoing figures appear thus:

TABLE 16.

State	No. plants	No. wheels	Total horsepower	Unit capacity
New York .....	3,148	6,513	885,862	136
California .....	559	1,070	466,774	436
Maine .....	1,222	2,797	343,096	123
United States .....	31,537	52,827	5,356,680	101

A comparison of the unit capacity of the plants in California and in Maine is interesting; the former producing 436 horsepower to the wheel, while the latter was only getting 123 horsepower from each wheel turned. This is explained as being due to the fact that the eastern plants are operated with low heads, while the precipitous slopes and high altitudes of the California mountains enable enormous pressures to be used. Several plants for generating electricity in the state are operated under heads exceeding 1,600 feet.

California's 1,070 wheels are distributed to every portion of the state. The following table gives their distribution in the several drainage areas, and the power they produce.

TABLE 17.

Drainage area	No. of wheels	Horsepower produced
Sacramento River .....	576	280,735
San Joaquin River .....	159	86,224
San Francisco Bay region .....	11	6,455
Southwest coast .....	74	50,183
Northwest coast .....	176	25,440
Eastern Sierra slope .....	74	17,737

The above are figures from a compilation by the United States Bureau of the Census, published in papers presented by members of

the Geological Survey, for the report of the National Conservation Commission (S. Doc. 676, 60th Cong., 2d Sess.) and reprinted in Water Supply Paper No. 234, of the United States Geological Survey.

Since those statistics were published several new hydroelectric units have been completed or construction begun, aggregating many thousands of horsepower.

The foregoing estimates relate to water powers already developed, but it is the *undeveloped* powers which concern the people of California. The power which has been developed is owned as property in fee for all time by the parties who own wheels, but not quite so with all of the undeveloped power.

Until the Water Power Commission was created in 1911 the laws of California gave, without recompense, to whoever would take it, the energy that resides in the streams of the state. Capital, seeking investment, discovered this hitherto unrecognized source of wealth and proceeded to acquire possession of it.

Happily the spoliation of the people's interest in this great natural resource was arrested by action of a patriotic legislature, before it had all been secured by private interests, as that session enacted a statute prescribing finite limits to the use of the public's water powers for private aggrandizement.

Since the state has assumed, or rather *resumed*, its right to regulate the taking and using of its waters for producing power it should acquire complete and accurate information as to the amount of power available and the location of its source; and to enable it to meet its obligations in this regard special effort has been made to extend the research conducted by the Geological Survey in cooperation with the state.

In the report of this department for 1910 a list of gaging stations then being maintained was published, showing the location of 69 stations, distributed throughout all of the drainage areas of the state excepting the northwest coast. A few measurements were made in that region during the summer of 1910 and the hope was expressed that the field operations could soon be extended to cover Russian, Klamath and intervening watersheds. During the biennial period 1911-12, thirty-four stations for observation were established in that territory.

The cooperative spirit is growing among governmental bodies, and of recent years the research conducted by the Survey has been assisted greatly by cooperation with the Forest Service in getting volunteer observers for distant points in the persons of the forest rangers.

With the organization three years ago of the State Water Commission and the State Conservation Commission—additional bodies bent upon acquiring the same kind of data that was already being col-



lected—it seemed as though much effort might be dissipated in duplicating that which had already been accomplished. But by combining the funds of all the bodies concerned, the Survey was enabled to extend its activities greatly.

In addition to the cooperative arrangement between the Survey and the Department of Engineering and the two commissions above mentioned by which a very great amount of data was secured in 1912–13, similar cooperation was effected with the city of Los Angeles for extensive work in Owens River; with the city of San Francisco for continuous observations at several points in the Tuolumne watershed.

Of the sixty-nine stations enumerated in the report of 1910, there were twenty-nine discontinued during 1911–12, but 162 new ones were added. These 202 remaining were described in the report published in 1912.

Since that date there have been sixty-five stations abolished and forty-six established, leaving 183 stations in operation at the end of the fiscal year, June 30, 1914. A complete list of these stations, with those discontinued indicated, will be found in the report of the district engineer in charge of cooperative work at the end of this article.

The extension of the field of observation by the establishing of more numerous gaging stations in the mountains, is enabling the gathering and verifying of much data as to the potentiality of the streams of the state. Observations are not made at enough points, nor have they been conducted over a sufficiently long period of time, to enable close estimates, but the indications are that the figures heretofore quoted may be verified.

The report of this Department two years ago gave a short description of the drainage basins and their physical characteristics of the main streams tributary to the Sacramento and San Joaquin valleys. A summary of the power capacities assigned to those streams as possible of development is as follows:

TABLE 18.

Drainage basin	Power possibilities without storage. Horsepower	Power with complete storage. Horsepower
Sacramento .....	2,000,000	3,000,000
San Joaquin .....	600,000	1,500,000
Other streams .....	900,000	1,500,000
Totals .....	3,500,000	6,000,000

Investigations into the water resources of the state by the United States Geological Survey in cooperation with the State of California since the last biennial report have been conducted under the charge

of Mr. M. O. Leighton, chief hydrographer until June 3, 1913, when Mr. N. C. Grover succeeded to the position with the title of Chief Hydraulic Engineer. Chief of the Water Resources Branch, United States Geological Survey, and Mr. J. C. Hoyt, Hydraulic Engineer in charge of Surface Water Division, by Mr. H. D. McGlashan, district engineer.

Their report here follows:

UNITED STATES GEOLOGICAL SURVEY, WATER RESOURCES BRANCH, IN  
COOPERATION WITH THE STATE OF CALIFORNIA.

Progress Report of Surface Water Investigations by the Water Resources Branch,  
U. S. Geological Survey for 1912-14.

By N. C. GROVER, Chief Hydraulic Engineer, and H. D. MCGLASHAN, District Engineer.

The work of the Water Resources Branch of the United States Geological Survey in California during the past two years has been largely a continuation of that reported two years ago. The cooperative funds furnished by the Conservation Commission and the Water Commission permitted this marked increase in the work of this district, beginning in August, 1911. In August, 1913, on account of the reduction in these funds, it was necessary to discontinue forty gaging stations. It has also been necessary to abandon a number of Forest Service cooperative stations during the past two years, on account of the inability of the rangers to furnish the necessary gage height observations. The following table gives the gaging stations maintained during the two-year period ending November, 1914. The \* indicates that the station is now not in operation on account of lack of funds or unfavorable conditions for accurate results.

TABLE 19.

Stream	Postoffice
American River .....	Fairoaks.
American River (Middle Fork).....	East Auburn.
American River (South Fork).....	Placerville.
American River (North Fork).....	Colfax.
Arroyo Seco .....	Soledad.
Arroyo Seco .....	Pasadena.
*Basin Creek .....	Havilah.
*Bear Creek .....	Millville.
Bear Creek .....	Springville.
Bear River .....	Van Trent.
Bear River .....	Colfax.
Bear River power canal.....	Colfax.
*Big Creek .....	Wawona.
Big Creek .....	Shaver.
Big Creek .....	Tollhouse.
Boulder Creek (mouth).....	Lakeside.
Boulder Creek (Cuyamaca Reservoir).....	Lakeside.
Buckeye Creek .....	Bridgeport.
*Burney Creek .....	Burney.
Butt Creek .....	Butte Valley.
Cache Creek .....	Lower Lake.
Cache Creek .....	Yolo.
Calaveras River .....	Jenny Lind.
Carson River (West Fork) .....	Woodfords.
Carson River (East Fork).....	Markleeville.
Cherry Creek .....	Sequoia.
Clavey River .....	Tuolumne.
Clear Lake .....	Lakeport.
Clear Creek .....	Shasta.
*Clover Creek .....	Millville.
*Coffee Creek .....	Coffee.
*Corral Creek .....	Groveland.
Cosumnes River .....	Michigan Bar.



Plate XXVI. Instruments Used in Stream Measurements.

The Price Current Meter. These little instruments, when lowered into running water, turn with the current, the speed depending upon the velocity of the current. The number of revolutions in a given time is indicated by suitable apparatus and the current velocity deducted therefrom. These illustrations are furnished by the United States Geological Survey.





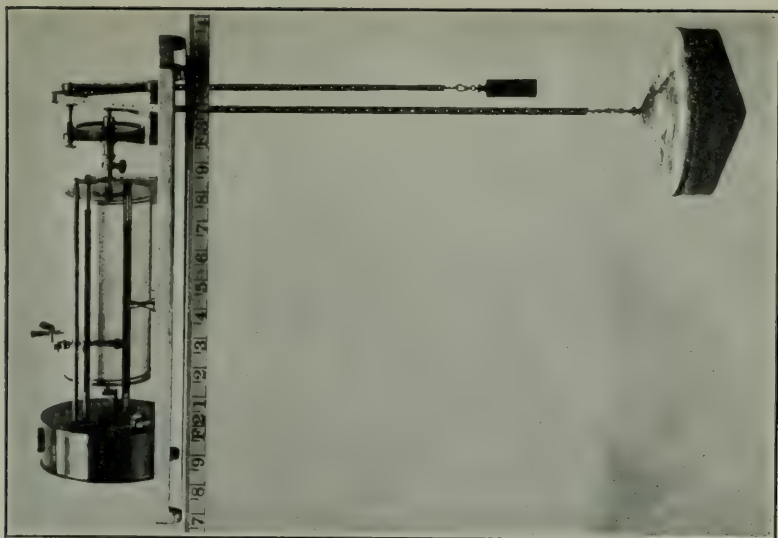
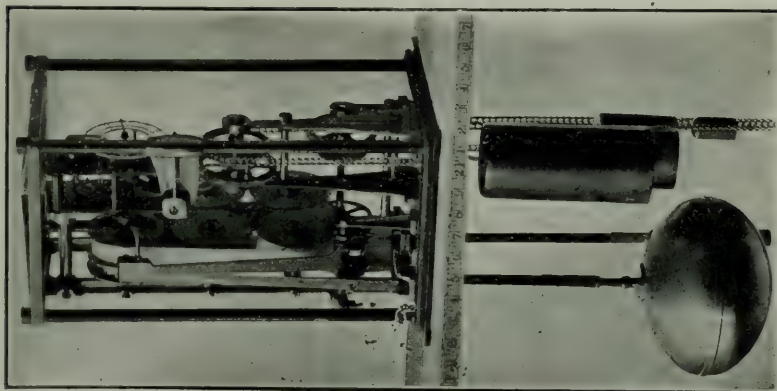
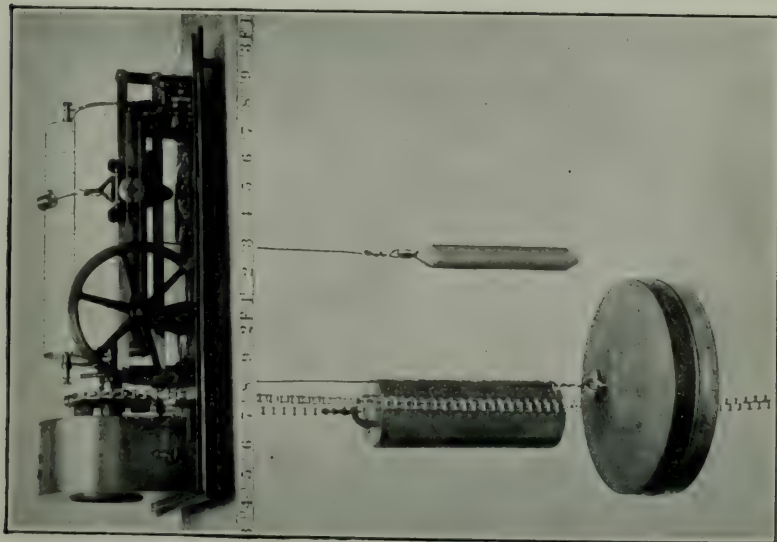


Plate XXVII. Instruments for Recording Gage Heights.



TABLE 19—Continued.

Stream	Post office
Cosumnes River (North Fork).....	El Dorado.
Cottonwood Creek .....	Dulzura.
*Cottonwood Creek (North Fork).....	Ono.
*Cow Creek .....	Millville.
Crane Valley Reservoir.....	North Fork.
Deer Creek .....	Hot Springs.
Deer Creek .....	Vina.
*Devil Canyon Creek.....	San Bernardino.
Dinkey Creek .....	Oekenden.
Donner Creek .....	Truckee.
*East Carson River (Silver King Valley).....	Markleeville.
East Walker River.....	Bridgeport.
*Eel River .....	Laytonville.
Eel River .....	Scotia.
*Eel River (South Fork).....	Garberville.
Eleanor Creek .....	Sequoia.
Erskine Creek .....	Bodfish.
*Fall River .....	Fall River Mills.
Feather River .....	Oroville.
Feather River (Middle Fork).....	Oroville.
Feather River (Middle Fork).....	Oroville.
Feather River (North Fork).....	Cromberg.
Feather River (North Fork) Big Bar near.....	Prattville.
Feather River (South Fork).....	Oroville.
Feather River (South Fork).....	Enterprise.
*Fresno River .....	Knowles.
*Fresno River (North Fork).....	Sugar Pine.
Golden Rock Ditch.....	Sequoia.
Goodyear Creek .....	Goodyear Bar.
Hat Creek .....	Hat Creek.
*Hat Creek (Hawkins Ranch).....	Hat Creek.
*Hunter Creek .....	Tuolumne.
Indian Creek .....	Crescent Mills.
Indian Creek .....	Happy Camp.
Jawbone Creek .....	Tuolumne.
Kaweah River .....	Three Rivers.
Kaweah River (North Fork) at.....	Kaweah.
Kaweah River (South Fork).....	Three Rivers.
Kaweah River (East Fork).....	Hammond.
Kaweah River (Marble Fork).....	Ranger.
Kaweah River (Middle Fork).....	Hammond.
Kaweah River (North Fork) near.....	Kaweah.
Kern River .....	Bakersfield.
*Kern River .....	Isabella.
Kern River .....	Kernville.
*Kern River (South Fork).....	Isabella.
*Kern River (South Fork).....	Onyx.
Kern River power canal.....	Isabella.
Kings River .....	Sanger.
*Klamath River .....	Happy Camp.
Klamath River .....	Requa.
Kings River (North Fork).....	Oekenden.
Klamath River .....	Siad Valley.
*Knight Creek .....	Jupiter.
Kosh Creek .....	Henderson.
Lake Tahoe .....	Tahoe.
Leavining Creek .....	Mono Lake.
*Little Cow Creek.....	Palo Cedro.
*Little Stony Creek.....	Lodoga.
Little Truckee River.....	Boes.
Lytle Creek .....	San Bernardino.
*Mad River .....	Arata.
Markleeville Creek above .....	Markleeville.
Markleeville Creek at.....	Markleeville.
Matagual Creek .....	Warner Springs.
*Mattole River .....	Petrolis.
McCloud River .....	Baird.
Merced River .....	Merced Falls.
*Merced River .....	Newman.
Merced River .....	Yosemite.
Merced River (South Fork).....	Wawona.
Middle Eel River.....	Covelo.

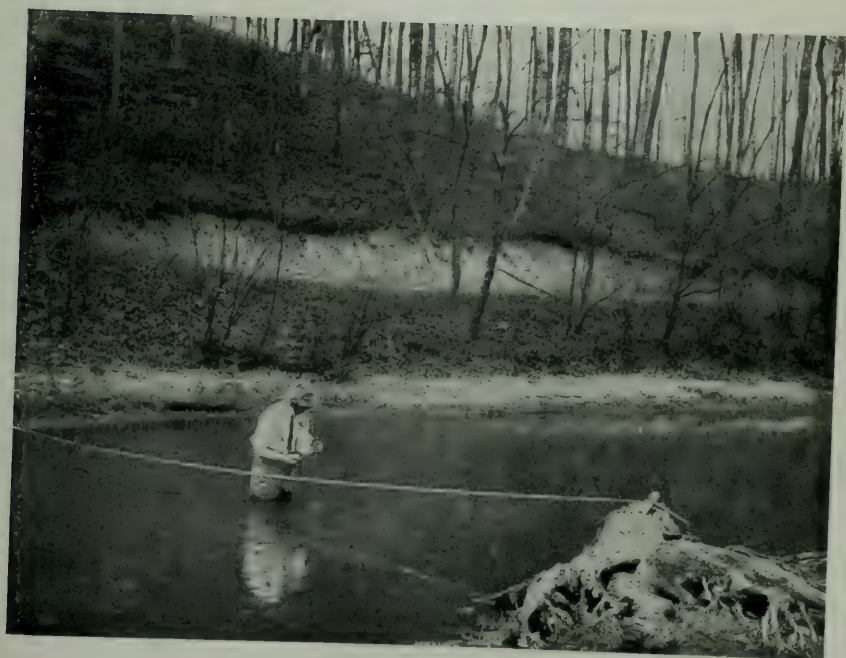
TABLE 19—Continued.

Stream	Postoffice
* Mill Creek .....	Los Molinos.
Mill Creek .....	Forest Home.
Modesto Canal .....	Lagrange.
Mokelumne River .....	Clements.
Mokelumne River (Licking Fork) .....	Railroad Flat.
Mokelumne River (Middle Fork) .....	West Point.
Mokelumne River (South Fork) .....	Railroad Flat.
Mono Lake .....	Mono Lake.
* Montgomery Creek .....	Montgomery Creek.
* Nelder Creek .....	Fresno Flats.
Oakdale Canal .....	Knights Ferry.
Oregon Creek .....	North San Juan.
Owens River .....	Lone Pine.
Owens River .....	Round Valley.
Owens River .....	Tinemaha.
Owens Lake .....	Olancha.
Pacific Light and Power Company's canal .....	Azusa.
* Pajaro River .....	Watsonville.
Pacific Light and Power Company's canal .....	Mentone.
Palermo Land and Water Company's canal .....	Enterprise.
Pine Creek .....	Round Valley.
* Piru Creek .....	Piru.
Pit River .....	Henderson.
Pit River .....	Ydallpom.
Pitman Creek .....	Shaver.
* Prosser Creek .....	Truckee.
Putah Creek .....	Winters.
* Redwood Creek .....	Korbel.
* Redwood Creek .....	Orick.
Reeve-Davis Consolidated Mining Company flume .....	Happy Camp.
Relief Creek .....	Avery.
* Rising River .....	Cassel.
Robinson Creek .....	Bridgeport.
Rock Creek .....	Goodyear Bar.
Rock Creek .....	Round Valley.
* Rose Creek .....	Jupiter.
Rush Creek .....	Mono Lake.
* Rush Creek .....	Ockenden.
* Russian River .....	Geyserville.
* Russian River .....	Ukiah.
* Russian River (East Fork) .....	Ukiah.
Sacramento River .....	Castella.
* Sacramento River .....	Grafton.
Sacramento River .....	Red Bluff.
Salmon River .....	Somesbar.
Salton Sea .....	Salton.
San Antonia Creek .....	Upland.
San Diego River .....	Lakeside.
San Diego flume .....	Lakeside.
San Diego River .....	San Diego.
San Diego River .....	Santee.
San Diego River (at diverting dam) .....	Lakeside.
San Diego flume (at diverting dam) .....	Lakeside.
San Diego River (South Fork) .....	Alpine.
San Diego River (South Fork) flume .....	Alpine.
San Dieguito River .....	Bernardo.
San Dieguito River .....	Del Mar.
San Gabriel River .....	Azusa.
San Gabriel River (headworks) .....	Azusa.
San Joaquin River .....	Friant.
San Joaquin River .....	Newman.
San Joaquin River .....	North Fork.
San Luis Rey River .....	Bonsall.
San Luis Rey River .....	Mesa Grande.
San Luis Rey River .....	Oceanside.
San Luis Rey River .....	Pala.
San Luis Rey River (West Fork) .....	Warner Springs.
Santa Ana River .....	Warner Springs.
Santa Maria River .....	Mentone.
* Santa Paula Creek .....	Ramona.
	Santa Paula.





Plate XXVIII—A. For Bridge Measurement.



B. For Wading Measurement.  
TYPICAL GAGING STATIONS.



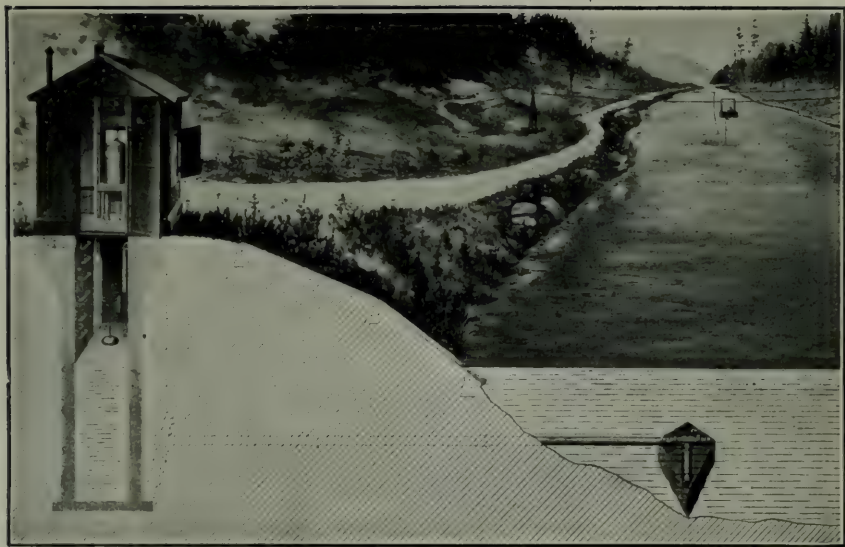


Plate XXIX—A. Typical Gaging Station With Well and Register Housed.

Stream Measurements. The meter is lowered into the water from a convenient bridge, from a cage suspended on a cable, as above, or in shallow water by the observer wading.

Automatic registers, which record the rise and fall of the stream are frequently installed, and these instruments are protected by housings of concrete or lumber, or combinations of both, as shown in plates.



B Concrete Housing Over Gage Register





TABLE 19—Continued.

Stream	Postoffice
Santa Ynez River.....	Lompoc.
Santa Ynez River.....	Santa Barbara.
Santa Ynez River.....	Solvang.
Santa Ysabel Creek.....	Ramona.
Santa Ysabel Creek.....	Mesa Grande.
Santa Ysabel Creek.....	Santa Ysabel.
Scott River.....	Callahan.
*Scott River.....	Scott Bar.
Scott River (East Fork).....	Callahan.
*Sespe Creek.....	Sespe.
*Shasta River.....	Montague.
*Silver Creek.....	Markleeville.
Smith River (Middle Fork).....	Crescent City.
Smith River (North Fork).....	Crescent City.
*Smith River (South Fork).....	Crescent City.
South Fork Creek.....	North Fork.
*South Eel River.....	Hearst.
South San Joaquin canal.....	Knights Ferry.
Spanish Creek.....	Keddie.
*Squaw Creek.....	Ydalpom.
Stanislaus River.....	Knights Ferry.
Stanislaus River (Middle Fork).....	Avery.
Stanislaus River (North Fork).....	Avery.
*Stanislaus Water Company's canal.....	Knights Ferry.
*Stanislaus River (South Fork).....	Columbia.
*Stanislaus River (South Fork).....	Confidence.
*Stony Creek.....	Fruto.
Swager Creek.....	Bridgeport.
Sweetwater River.....	Dehesa.
Sweetwater River.....	Descanso.
Swift Creek.....	Trinity Center.
Tenaya Creek.....	Yosemite.
Trinity River.....	Hoope.
Trinity River.....	Lewiston.
Trinity River.....	Trinity Center.
*Trinity River.....	China Flat.
*Trinity River (South Fork).....	China Flat.
Trinity River (East Fork).....	Trinity Center.
*Trinity River (North Fork).....	Helena.
Truckee River.....	Iceland.
Truckee River.....	Tahoe.
Tulare Lake.....	Stratford.
Tule River.....	Porterville.
Tule River (South Fork).....	Porterville.
Tule River (North Fork of Middle Fork).....	Springville.
Tule River (South Fork of Middle Fork).....	Springville.
Tuolumne River.....	Lagrange.
Tuolumne River (Hetch Hetchy dam site).....	Sequoia.
Tuolumne River (Hetch Hetchy cabin).....	Sequoia.
*Tuolumne River (North Fork).....	Tuolumne.
Tuolumne River.....	Groveland.
Tuolumne River (South Fork).....	Groveland.
Tuolumne River (South Fork).....	Sequoia.
Turlock Canal.....	Lagrange.
*Tyler Creek.....	Hot Springs.
Utica Gold Mining Company's canal.....	Avery.
*Van Duzen River.....	Bridgeville.
Ventura River.....	Nordhoff.
*Ventura River.....	Ventura.
*Waterman Canyon Creek.....	San Bernardino.
West San Pasqual Ditch.....	Escondido.
Whiskey Creek.....	North Fork.
*White River.....	Hot Springs.
*Yager Creek.....	Carlotta.
Yosemite Creek.....	Yosemite.
Yosemite Power Company's canal.....	Lagrange.
Yuba River.....	Smartsville.
Yuba River (Middle Fork).....	North San Juan.
Yuba River (North Fork).....	Goodyear Bar.
*Yuba River (North Fork).....	Sierra City.
Yuba River (North Fork of North Fork).....	Downieville.

The equipment at the gaging stations has been greatly improved during the past two years by the installation of new gaging cars, recording gages, and improved staff gages. An important feature of the work has been the installation of twelve recording gages, distributed equally in the three major drainage basins of the State, viz: Sacramento, San Joaquin, and South Pacific.

These instruments are very necessary on streams which have a considerable diurnal fluctuation or are subject to sudden and severe floods; also at locations where regular and reliable gage observers can not be secured at a reasonable cost.

Two types of recording gage are in use in this district—the Friez which furnishes a seven-day record traced upon a special sheet of cross section paper, and the Gurley which stamps the gage readings on a paper ribbon every fifteen minutes. The latter gage operates for several weeks without attention.

The essential features of these installations are a gage house to protect the instrument from the weather, a float well which supports the gage house, and an intake pipe which connects the stream with the well in order that the elevation of the water surface in the well may be the same as that of the stream. As a rule the gage house is built of wood and the well lined with timber. At exposed locations reinforced concrete has been used in order to afford the necessary protection from floods. This is a permanent and very satisfactory type of installation.

The natural conditions in southern California are very unfortunate for securing accurate stream flow records. The streams have heavy grades and are subject to excessive floods which result in marked changes in channel. For the most part the stream beds are composed of sand or gravel and are very unstable at all stages. In order to eliminate this shifting of channel, artificial controls have been installed at several of our gaging stations. They consist usually of a concrete cut-off wall extending across the channel just below the gage. The object of these controls is to make the gage readings a correct index of the discharge. These experiments have proved very satisfactory and have greatly increased the accuracy of our records.

At the request of the city of San Francisco, this office, on May 1, 1914, took charge of all their stream gaging work in connection with the Hetch Hetchy project. The plans are to measure the inflow and outflow at each of the proposed reservoir sites. A large amount of very valuable and interesting data will be collected on Tuolumne River and tributaries. This work is maintained in cooperation with M. M. O'Shaughnessy, city engineer, and all expenses are paid directly by the city of San Francisco.

In the administration of the work the Survey maintains the district office at 328 Custom House, San Francisco. A suboffice is maintained at 619 Federal Building, Los Angeles, for the benefit of that portion of the state.

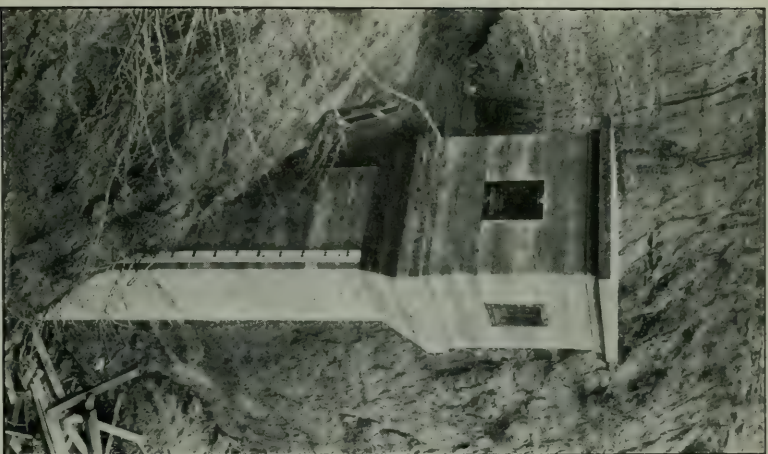
No surface water supply papers for California have been published since your last report. Papers 330 and 331 are now in press and are expected to be available for distribution in a short time.

### UNDERGROUND WATER SUPPLY.

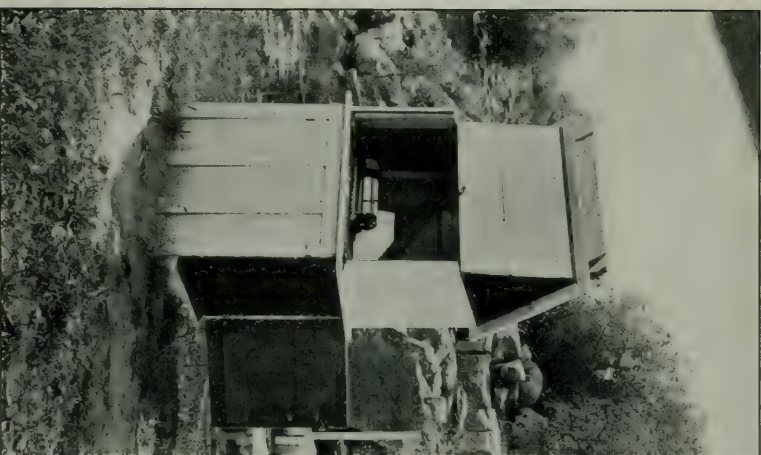
Contemporaneously with the inquiry into conditions affecting the flow of surface streams, investigations are being made by the hydrographic branch of the United States Geological Survey in cooperation with the state relating to underground waters.

The 45,000,000 acre-feet of water which the streams of California annually discharge into the sea and inland lakes, or lose in the porous soils of the plains, would be more than enough to irrigate all of the \*14,000,000 acres of irrigable lands in the state, if it could be conserved so as to be applied to the land when needed and in manner and quantity required. But that, for various reasons, is manifestly impossible.

\*Estimates by Prof. Hilgard and Prof. Loughridge, University of California.



A. Concrete Well.



B. Wooden Register House.



C. Lumber Register House.

Plate XXX. STREAM GAGING. TYPICAL HOUSINGS FOR GAGE REGISTERS.

(Courtesy U. S. Geological Survey.)





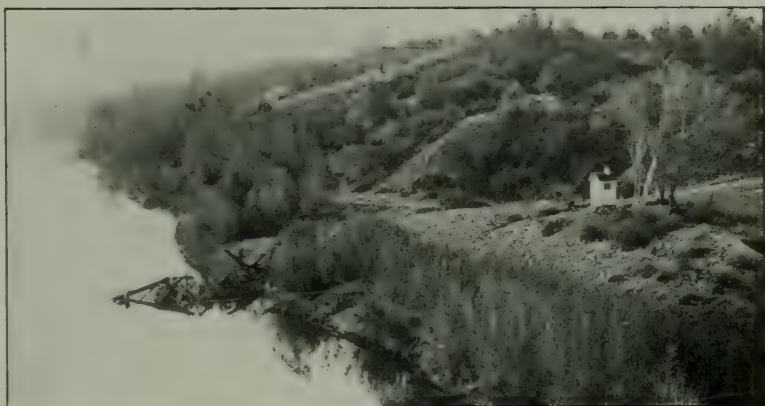
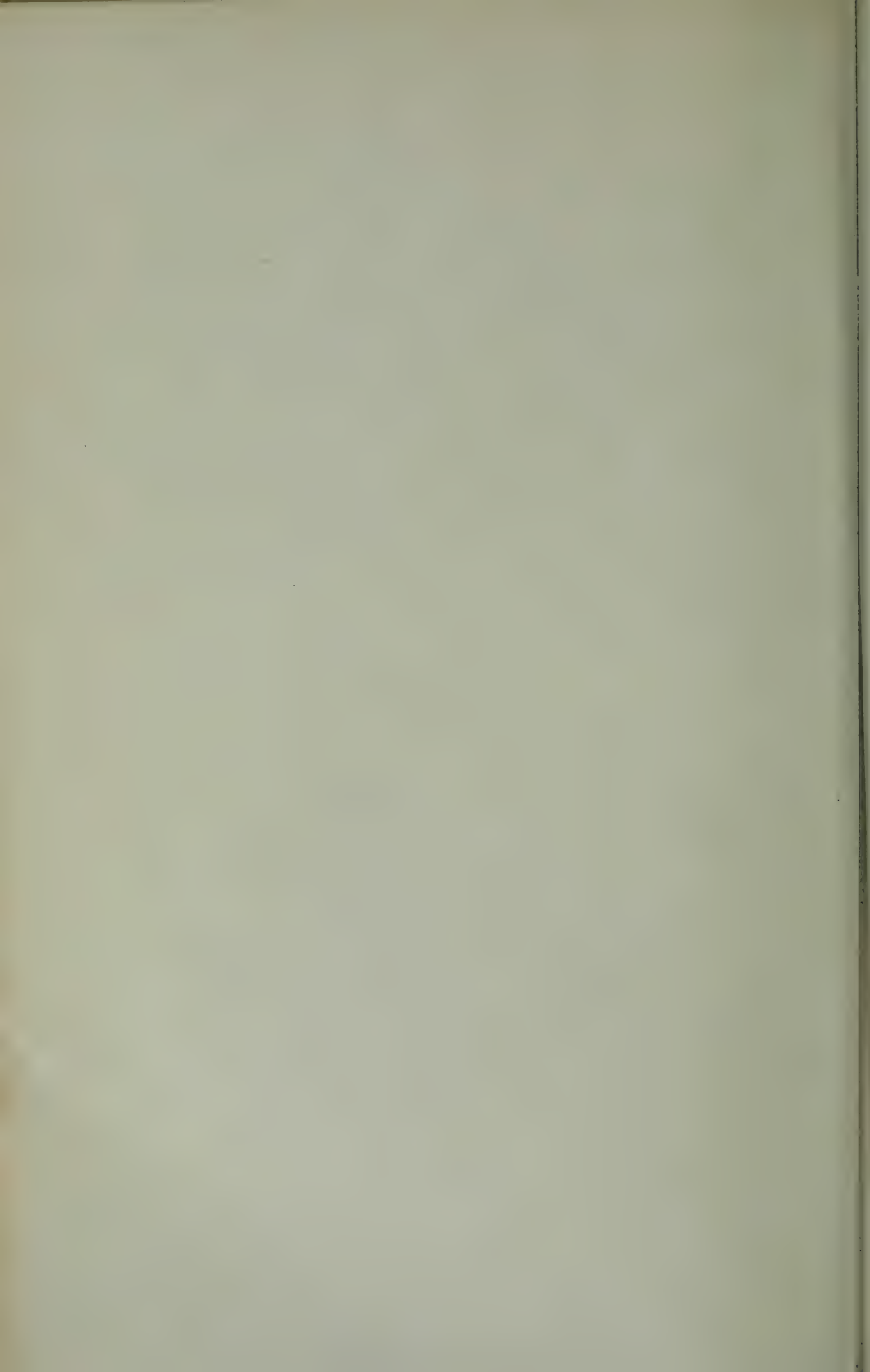


Plate XXXI—A. Gage House, Feather River, Near Oroville.



B. Stream Gaging, Artificial Control. (Courtesy U. S. Geological Survey.)

When the beds of small streams are uneven, concrete sills or weirs are frequently installed.



Many of the streams—those along the northwest coast, for instance—are in regions where little or no irrigation is required, and impassable ranges of mountains bar the way to taking the water to lands needing it.

The Great Valley, embracing Sacramento and San Joaquin valleys, contains more than 10,000,000 acres of arable land, most of it benefited by irrigation, and a large part unproductive without water. The streams of this region discharge more than 37,000,000 acre-feet of water into the sea annually; because of the lack of storage possibilities most of it must ever continue to flow into the ocean. Much of the rainfall is absorbed by the soil upon which it falls and does not contribute to the visible runoff.

In southern California, where water is extremely limited in quantity and has a high agricultural value, exploration for underground sources and their development has been extensive. The high order of intelligence of the people engaged in husbandry here has enabled scientific methods to be applied, and the conservation and economical use of water for irrigation has reached a degree of refinement not surpassed anywhere else in the world.

Responding to the need for systematic study by trained minds of the conditions that would indicate the probable location and extent of underground sources of water, and matters affecting its recovery and application, this research has been prosecuted.

The first field of investigation after cooperation was established between the government and the state, was in the foothill belt of southern California (published in Water Supply Paper No. 219) followed by examinations in San Joaquin Valley, reported in Water Supply Paper No. 222. In 1909 a report was made in Paper No. 225, of research made in a portion of the Mojave Desert known as Coachella Valley. Other papers describe results of investigations made elsewhere. The inquiry into the many phases of conservation of natural resources enjoined upon the Conservation Commission led to an agreement of cooperation between the Commission and the Survey in 1912, which enabled the latter to greatly extend its activities. Also cooperation with the administration of the Los Angeles aqueduct enabled an intensive study to be made of the ground storage of waters in Owens Valley, which has been published as Water Supply Paper 294.

Studies of ground waters in the San Joaquin Valley have been concluded, and the results will shortly appear in a water supply paper. Studies of pumping in the San Joaquin Valley as a means of irrigation are in progress.

The paper promised in the last report treating of the mineral and hot springs of California has been completed and will soon be off the press.

Investigations of underground waters in the Santa Clara Valley and of Sacramento Valley have continued. The observations conducted in the vicinity of Los Angeles and San Bernardino for several years are still being made. Much of the data will soon be published.

A close study of ground waters in connection with observations of surface run-off in several southern regions is being made in the interests of municipal domestic water supply, notably in the San Diego watersheds.

The cooperative investigations in this subject during the two years ending June 30, 1914, were conducted under the direction of Mr. N. C. Grover, chief hydraulic engineer, water resources branch, and Mr. O. E. Meinzer, geologist in charge, ground water divisions, whose report here follows:

**UNITED STATES GEOLOGICAL SURVEY, WATER RESOURCES BRANCH, IN  
COOPERATION WITH THE STATE OF CALIFORNIA.**

**Progress Report of Underground Water Investigations in the State of California  
during the years 1913-1914.**

By O. E. MEINZER, geologist in charge, ground water division.

The paper of "Springs in California," by G. A. Waring and Herman Stabler, mentioned on page 176 of the Third Biennial Report of the Department of Engineering, State of California, has been at the Government Printing Office for some time. The second page-proof was received November 2, 1914, and the published report will no doubt be ready for distribution in a few weeks. It will be issued as Water Supply Paper No. 338.

The final report on the occurrence and quality of ground water of San Joaquin Valley, by W. C. Mendenhall and R. B. Dole, has been transmitted to the Director of the Geological Survey for publication as a water-supply paper. In this report the subject of the mineral quality of the ground water, with special reference to its use for irrigation, is exhaustively treated by Mr. Dole. The practicability of utilizing the more highly mineralized waters on the west side of the valley and the prospects of obtaining better water at greater depths have been investigated and are discussed in the report.

The report on pumping in the San Joaquin Valley, by Herman Stabler, is nearly complete. The completion of the San Joaquin reports has been delayed by the heavy duties thrust upon Messrs. Mendenhall and Stabler in connection with the land classification work of the survey.

An extensive study of the ground water of the Niles cone, supplied by Alameda Creek, on the east side of San Francisco Bay, has been prosecuted during the years 1912, 1913 and 1914 by W. O. Clark of the U. S. Geological Survey. The ground-water problems in this drainage basin are especially acute because of the diversions that are made by the Spring Valley Water Company and the Peoples Water Company for the municipal supplies of San Francisco and the transbay cities, and because of the extension of irrigation depending on underground sources. For many years there has been litigation between the various water users, and more is in prospect. The questions as to the area depending on water supplied by Alameda Creek and the available quantity of ground water have long been disputed. The report which was submitted by Mr. Clark and which is now in press, furnishes reliable and conclusive evidence bearing on these questions. This report will be issued by the U. S. Geological Survey as Water Supply Paper 345-H.

An investigation of the entire Santa Clara Valley has been carried on since August, 1912, by W. O. Clark simultaneously with the intensive study of the Niles



cone, which is situated in this valley. Complete information on irrigation with ground water is being obtained, and maps are being prepared similar to those made by Mr. Mendenhall in southern California.

While this general survey of the valley as a whole is in progress, special attention is being given to the vicinity of Coyote, where there has been litigation between the local irrigators and the Bay Cities Water Company. The studies in this vicinity will be conducted along lines similar to those on the Niles cone. About 500 wells are under observation and the depth to the water level in each is measured monthly or weekly.

A thorough investigation of the ground water of the Sacramento Valley south of Red Bluff has been in progress continuously since September, 1912. The work has been carried on by Kirk Bryan of the U. S. Geological Survey, assisted in 1914 by J. W. Muller, also of the survey. The important developments in irrigation with ground water in this valley during the last few years and the favorable ground water conditions make this investigation one of great importance. Complete data have been obtained as to wells and pumping plants used for irrigation, and all tracts irrigated with ground water, aggregating about 40,000 acres, have been mapped. A preliminary report, prepared by Mr. Bryan, will be sent to the Government Printing Office in a few days, and will be published as a water supply paper of the Geological Survey. The final report, which will be published as soon as possible, will be a comprehensive paper dealing in detail with all phases of the subject. It will contain a series of detailed maps and other illustrations, and also much practical advice for prospective irrigators.

In September, 1914, an investigation of the ground water of San Diego County west of the divide was begun. This investigation is being conducted by A. J. Ellis, geologist of the U. S. Geological Survey, and Charles H. Lee, hydraulic engineer, whose investigations in the Owens Valley (see Water Supply Paper 294), in the Indian Springs Valley, and on the subject of water conservation by spreading of floods (see report of the State Conservation Commission for 1912) are a guarantee of thorough work. The city of San Diego, which is vitally concerned in the water resources of this area, is cooperating financially with the U. S. Geological Survey and the State Department of Engineering in this investigation. The investigation is planned on a comprehensive basis. It will cover questions of deep water horizons, quantities stored in the valley fill, the storage capacity of the fill, etc. The ground-water work is closely coordinated with the extensive surface water investigations that have for several years been made in the county by F. C. Ebert, under the direction of H. D. McGlashan, both of the U. S. Geological Survey, and a complete report on the water resources of the county west of the divide is contemplated.

Periodic measurements of water levels and typical wells on the coastal plain west of Los Angeles, in the foothill belt east of the city, and in the San Bernardino and other valleys of southern California, were begun by W. C. Mendenhall in 1904 for the purpose of obtaining a record of water-table fluctuations and the resulting information on the relations of ground-water recharge to ground-water withdrawals. These measurements have been continued with some interruptions since 1904. During the last biennial period the work has been in charge of Mr. Ebert. The data for several years are being published in Water Supply Paper 331, and Mr. Ebert is also preparing as a separate report a compilation of all well-gage records for this area.

### IRRIGATION INQUIRY.

By authority of an act of the legislature passed in 1905 the State Board of Examiners entered into an agreement with the Director of the Office of the Experiment Stations, United States Department of Agriculture, for the prosecution of a line of inquiry relating to irrigation.

The inquiry embraced the following:

- (a) The duty of water and the factors which influence it.
- (b) Methods of irrigation employed in California with a view of securing better practice.
- (c) Best methods of organizing communities and districts so as to secure stable supply and equitable and economical distribution of the water to users.
- (d) Methods and costs of pumping.
- (e) Loss from canals through seepage, evaporation and wasteful methods, and the best means of reducing the same.
- (f) Drainage problem.

Upon the organization of the Department of Engineering in 1907, the State Engineer succeeded the Board of Examiners as the representative of the State in agreements for cooperative work with the several branches of the Government with which cooperative relations are maintained.

In the report of this department for 1908 the chaotic condition of the laws of California relating to water rights was pointed out and the need of reformation of such laws was discussed. Following up the ideas there promulgated, when the cooperation agreement was renewed for the year 1909-10, it was provided that the inquiry should include a new subject, to wit:

- (g) Methods of establishing and protecting rights to water and their effect on the best utilization of the water resources of the state.

Investigations under the first topic, duty of water, were first confined to attempts to determine the amount of water being used by irrigators in producing various crops in different localities, but in some cases the difficulty of getting correct measurements and the excessively wasteful methods of application gave results of but little value.

Later, records of the use of water were obtained from commercial irrigating companies which were more reliable. In cooperation with the University of California, experiments were made at the University Farm at Davis under conditions created for the purpose, so that the results give more exact information. Cooperation was effected with the Turlock Irrigation District and with farmers and orchardists in different sections, so that the field of observations has included many of the actual conditions confronting the irrigator, and the results obtained should be of practical benefit.

The extended field covering the investigations into the duty of water afforded greater opportunity for the study of methods of irrigation as well. The question of organization of communities has been exhaustively studied. Methods and costs of pumping have received careful attention and much valuable information has been obtained. Losses of

water in transit from source to orchard or field has been studied, as well as the drainage problem in connection with irrigation.

Research in the last topic, methods of establishing and protecting rights to water, etc., supported by the advocacy of this department for some means of settling water rights, contributed to the influences which brought about the creation of the Conservation Commission and the Water Power Commission. These commissions joined in the cooperative investigations, and thus made possible a broader and more thorough inquiry into these matters.

The resulting consensus of the work of these several agencies had much to do with the creation by the legislature in 1913 of a Water Commission under whose administration it is hoped and believed that order will be brought out of the present chaotic condition of water rights in this state.

Closer relations have been effected between the Office of Experiment Stations and the University of California, which has greatly assisted in all of the cooperative investigations.

During the last biennial period the studies of the subject of the duty of water has been continued along the lines described in the report two years ago, but with some important additions, notably observations in the rice fields, and on private fields of alfalfa and grain throughout the valley, and of orchards, beets and other crops.

Another feature of the irrigation inquiry pursued during this biennial period has been with the purpose of determining the proportion of total annual irrigation required for any subdivision of the year, concerning which practically no information has been published, and yet it is a matter that the Department of Engineering has felt a great need for in making investigations of irrigation district projects for the bond commission. It is not sufficient to know that a tract of land will require irrigation to a certain depth, but it is requisite to know how much of the total amount will be required each month. In the investigations made for the bond commission above referred to it was found that in some localities only 2 per cent of the annual supply of water was required in some months while in others nearly 40 per cent was used. Of course the monthly percentages vary in different localities according to climate, soil, crops and other varying conditions. To become authentic the data concerning this subject must be obtained over a long series of years, but that presented in this report is commended as a beginning in what is conceived to be a branch of research of great importance.

Much study has been given to the matter of land settlement. Experience has shown that raw land, particularly arid land, can not be developed by the ordinary homeseeker. He is usually a man of limited



or no means and it requires time and effort to bring his "homestead" to the productive stage, and while waiting for that time he and his family "must live" or starve.

Several methods of giving aid to the settler have been or are being tried in foreign lands possessing large undeveloped areas. The studies made of this subject will probably be made the subject of bills to be presented at the coming session of the legislature.

The many phases of the great question of irrigation which have been inquired into by the Irrigation Inquiry are two numerous for extended review here and the reader is referred to the very able report here following made by Mr. Frank Adams, irrigation manager in charge:

**PROGRESS REPORT OF IRRIGATION INVESTIGATIONS CONDUCTED BY THE OFFICE OF EXPERIMENT STATIONS, UNITED STATES DEPARTMENT OF AGRICULTURE, IN COOPERATION WITH THE STATE OF CALIFORNIA, AND THE UNIVERSITY OF CALIFORNIA AGRICULTURAL EXPERIMENT STATIONS, 1912-1914.**

By FRANK ADAMS, irrigation manager, in charge.

There have been no radical changes in the conduct of the cooperative irrigation investigations in California during the biennium ending November 30, 1914. The scope of the work, however, has been somewhat widened through the establishment of a more definite relationship to the University of California Agricultural Experiment Station. While since 1901 the California irrigation investigations of the Office of Experiment Stations have been conducted from office quarters furnished by the College of Agriculture of the University of California, it has only been during the past few years that financial support has been given by the University of California. Not counting an university allotment for irrigation instruction at the University Farm at Davis, the University of California Agricultural Experiment Station is contributing \$4,700 to the cooperative fund for the fiscal year 1914-15, in addition to joining in irrigation studies in Imperial Valley (through the division of agronomy) and in studies in orchard irrigation (through the division of pomology) now being started. In place of the former agreements between the Director of the Office of Experiment Stations and the Director of the University of California Agricultural Experiment Station, which have covered participation by the university, equal privileges and responsibilities with those assumed by the Office of Experiment Stations and the California State Department of Engineering are now extended to the University of California Agricultural Experiment Station through tri-party agreement; and subject, of course, to the administrative heads of the cooperating agencies involved, the one in charge of cooperative irrigation investigations in California for the Office of Experiment Stations and the California State Department of Engineering thus definitely becomes charged with responsibility also on behalf of the University of California.

**IRRIGATION RESOURCES.**

The last of the biennium ending November 30, 1912, was largely devoted to the completion of the studies of irrigation resources of California and their utilization, the expense of which was borne largely by the State Conservation Commission. That study was primarily intended to present a perspective picture of irrigation in California, thereby aiding in the general educational movement aimed toward bringing about the passage of a modern water law for this state. The full reports of the irrigation resources were printed in the report of the State Conservation Commission and a summary of the reports on irrigation resources, together with reports of the use of water on six typical stream systems of the state, were printed in Office of Experiment Stations Bulletin 254, United States Department of Agriculture. Both reports carried the colored irrigation maps of the state that had been prepared to



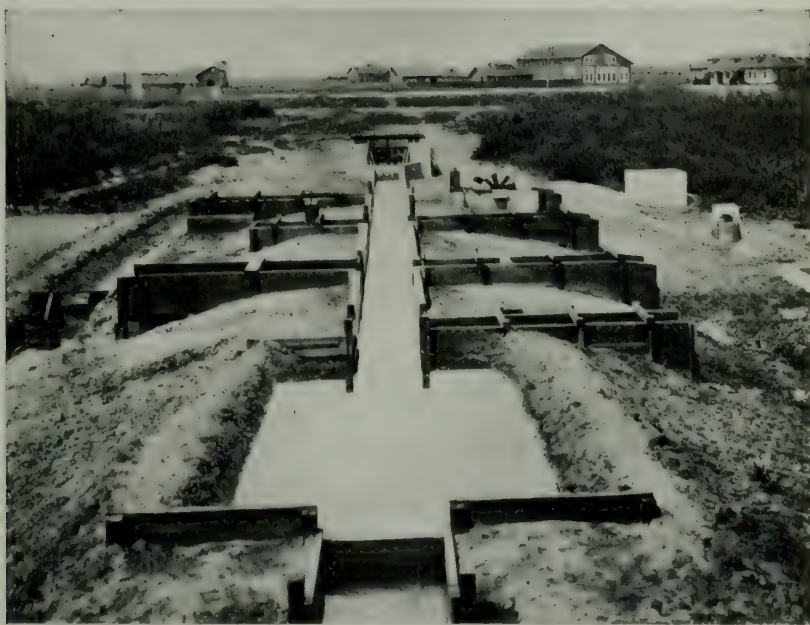


Plate XXXII. Water Measuring Devices, University State Farm, Davis.  
(Used in experiments to determine the duty of water.)



accompany them, and Bulletin 254 also carried larger scale irrigation maps, in color, of the six typical stream systems. Four thousand copies of the State Conservation Commission report and 5,000 copies of Office of Experiment Stations Bulletin 254 were issued, both reports having been mainly distributed within California.

#### IRRIGATION LEGISLATION.

Other than the reports of the irrigation resources of California and of their utilization referred to above, this office has made no special studies of irrigation legislation in California during the past two years. It has, however, cooperated with the State Conservation Commission in making known the purposes of the water commission bill that was presented by the Conservation Commission and passed by the legislature of 1913. In cooperation with the State Association of Irrigation Districts it has also aided in the framing and enactment of amendments to the irrigation district law.

#### IRRIGATION DISTRICTS.

A special study of California irrigation districts that has been in progress for some years has been completed so far as concerns the districts formed under the original Wright law, and an historical statement regarding each of the old Wright districts has been placed on file in the office of the State Department of Engineering at Sacramento. A summary of all of these statements, which is intended to present in brief form the history of the early irrigation district movement in California, together with statements regarding all existing or proposed California irrigation districts, is now in course of preparation and will be submitted as supplementary to this progress report.

In the fall of 1913 the study of California irrigation districts was extended to include all of the irrigation districts of the western states. Complete field data have been gathered from all of these districts and as soon as they can be worked over they will be prepared for publication in the form of a general report on irrigation districts in the western states and on the operation of the various district laws that those states have enacted.

Belief in the ultimate wide use of the irrigation district form of organization in this state has frequently been expressed by those in charge of irrigation investigations in California and referred to in the previous biennial statements submitted to the Department of Engineering. That this belief has been justified seems clear from the number of new districts that have been formed or proposed during the past two years. The recent amendments to the California irrigation district law have without doubt greatly added to its efficiency, and when the state is given even wider powers that it now possesses in aiding and protecting irrigation districts, increased advantages to the districts and increased protection to holders of irrigation district securities are bound to accrue.

#### DUTY OF WATER DETERMINATIONS.

During the seasons of 1913 and 1914 the largest single effort has been directed to studies of the duty of water for alfalfa on a large number of farms in Sacramento Valley. These studies have been supplemental to experiments on the duty of water for alfalfa at Davis, that have now been carried through five seasons. It was felt that no matter how conclusive the results of the experiments at Davis might be, a broad basis for conclusions could only be obtained by supplementing the work at Davis with observations on typical farms throughout the valley. In 1913 work was done on 14 farms at Gridley, 9 farms at Los Molinos, 5 farms at Orland, 12 farms at Woodland, and 7 farms at Dixon, a total of 47. The work at Gridley during 1913 disclosed the fact that the ground water there is so close to the surface that observations of the movement of soil moisture applied by irrigation could be of little value. For that reason the Gridley farms were omitted from the studies in 1914. It was also necessary to eliminate the work at Dixon during 1914 on account of lack of funds. It was possible, however, to include Willows in 1914, so that the work during 1914 was carried on as follows: Los Molinos, 11 farms; Orland, 8 farms;

Willows, 6 farms; Woodland, 13 farms; total, 38 farms. Several of the farms at Woodland, Orland, and Los Molinos on which observations were made in 1913 were dropped in 1914 and some others added. This revision was made after the Bureau of Soils of the United States Department of Agriculture and the Division of Soil Technology of the College of Agriculture of the University of California had completed their soil survey of Sacramento Valley and disclosed the prevailing types of soil. Where it was found that important soil types had been omitted in the studies in 1913, several farms having such types were included in 1914. On the other hand, where it was found from the reclassification of the soils that certain types were unnecessarily duplicated, fields with those types that were least favorable for satisfactory results were omitted.

In these studies of the duty of water for alfalfa that have been made on Sacramento Valley farms during the past two years the water applied has been carefully measured by agents of this office and the yields of alfalfa have been ascertained by the same agents in the most practicable manner feasible. In a large number of instances the alfalfa hay has been baled, so that the yields have been ascertained with exactness. In other cases it has been necessary to estimate the yields by measuring the stacks. In other cases still the number of shocks of hay have been counted and a certain number weighed to get the average weight per shock. In a few instances full loads of hay have been hauled to scales. Great care has been exercised in all of the ascertainment of yield and the figures given can be taken as within narrow and reasonable limits of accuracy.

While earlier studies of the duty of water throughout the west have been largely confined merely to measurements of the amounts of water applied, it is now fully recognized that in California at least a point has been reached when studies must be carried sufficiently beyond that point to indicate what becomes of the water applied. Accordingly, determinations of soil moisture in the field have been made before and after each irrigation on as many fields as the funds available would permit, in all some 15,000 soil moisture determinations having been made during 1914 alone. The method followed has been to make borings with a 3-inch soil auger to depths of 6 feet, with 200-gram samples of soil taken in the center of each foot. In 1914 all of the samples have been forwarded to the laboratory at Davis for moisture determinations. In some cases borings have been made to a depth of 12 feet.

Full field reports of the work on the Sacramento Valley farms during 1913 and 1914 are not yet in, so that a complete statement of results will not be ready for publication until some time during the winter. Tables, however, are given below showing the amounts of water applied and the yields of alfalfa in tons for all of the fields under observation during 1913 and 1914, explanations and discussions of them being withheld for the later publication. In the later discussion the relation of the results on the farms to the results at Davis during the past five years will be fully considered, but pending the complete presentation, those having use for the tables will find profit in comparing the results on the farms away from Davis with those obtained at Davis, which are given in brief elsewhere in this report.



TABLE 20.  
Summary of results of alfalfa duty of water investigations, Gridley, 1913.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield, tons per acre
J. W. Humble	NE. $\frac{1}{4}$ Sec. 6, T. 17 N., R. 3 E.	Silt loam	18.43	4	2.55	5	5.84
T. Baltimore	SE. $\frac{1}{4}$ Sec. 1, T. 17 N., R. 2 E.	Silt loam	14.98	4	3.42	5	7.20
F. L. Bratton	SW. $\frac{1}{4}$ Sec. 6, T. 17 N., R. 3 E.	Silt loam	3.29	4	3.82	5	6.83
Chas. Baltimore	SE. $\frac{1}{4}$ Sec. 1, T. 17 N., R. 2 E.	Silt loam	26.40	5	4.98	5	6.95
W. R. Huartson	SE. $\frac{1}{4}$ Sec. 5, T. 17 N., R. 3 E.	Silt loam	7.42	4	2.64	5	9.38
C. W. Van Note	NE. $\frac{1}{4}$ Sec. 17, T. 17 N., R. 3 E.	Clay loam	27.20	5	2.37	5	5.97
W. G. Copernoll	NE. $\frac{1}{4}$ Sec. 17, T. 17 N., R. 3 E.	Silt loam	13.96	5	2.83	5	7.28
M. B. Williams	NE. $\frac{1}{4}$ Sec. 16, T. 17 N., R. 3 E.	Silt loam, clay loam	67.29	4	2.04	5	5.80
A. J. McFarland	NE. $\frac{1}{4}$ Sec. 16, T. 17 N., R. 3 E.	Silt loam	9.44	5	4.16	5	4.19
John Faulhorn	SE. $\frac{1}{4}$ Sec. 8, T. 17 N., R. 3 E.	Sandy loam	17.10	4	3.93	5	5.88
C. W. Summers	NW. $\frac{1}{4}$ Sec. 17, T. 16 N., R. 3 E.	Silt loam, sandy loam	7.00	4	2.23	5	5.92
G. W. Conrad	NE. $\frac{1}{4}$ Sec. 3, T. 17 N., R. 2 E.	Silt loam, sandy loam	37.59	6	3.81	5	4.84
G. L. Campbell	NE. $\frac{1}{4}$ Sec. 3, T. 17 N., R. 2 E.	Silt loam, sandy loam	16.76	5	3.89	5	6.13
C. N. Mount	NE. $\frac{1}{4}$ Sec. 3, T. 17 N., R. 2 E.	Clay loam	17.41	6	3.70	5	4.54
Averages					3.31		6.19

NOTE.—Rainfall November 1, 1912, to October 31, 1913, 1.16 feet.

TABLE 21.  
Summary of results of alfalfa duty of water investigations, Los Molinos, 1913.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield, tons per acre
E. A. Bundy	3 3/4 miles north of Los Molinos	Silt, clay loam	8.97	4	4.91	5	3.02
E. A. Bundy	3 3/4 miles north of Los Molinos	Silt loam	4.31	4	6.06	5	7.86
R. W. Ballard	Los Molinos	Silt loam	10.18	4	6.01	5	5.33
G. B. Engle	3 miles north of Los Molinos	Light gravelly clay loam	17.15	5	4.46	5	3.78
G. H. Geer	4 miles north of Los Molinos	Clay loam	9.21	4	7.41	5	7.84
J. F. Hofhenke	11 miles north of Los Molinos	Silt loam	24.59	4	3.78	5	8.10
S. B. Reese	4 miles north of Los Molinos	Clay loam	13.50	4	6.09	5	4.46
John Reese	3 3/4 miles north of Los Molinos	Silt loam	15.00	4	6.33	5	5.53
A. Wigono	3 3/4 miles north of Los Molinos	Silt loam	9.13	4	5.06	5	6.29
Averages					5.57		5.81

NOTE.—Rainfall November 1, 1912, to October 31, 1913, 1.16 feet.

TABLE 22.  
Summary of results of alfalfa duty of water investigations, Orland, 1913.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield, tons per acre
David Brown	N. $\frac{1}{2}$ Sec. 9, T. 22 N., R. 3 W.	Gravelly clay loam.	76.45	7	4.73	13	3.93
C. E. Fellerson	NE. $\frac{1}{4}$ Sec. 24, T. 22 N., R. 3 W.	Coarse gravel impregnated with silt and wash loam.	32.45	9	2.83	24	4.44
H. M. Lawton	SW. $\frac{1}{4}$ Sec. 28, T. 22 N., R. 3 W.	Coarse gravel impregnated with loam	18.61	9	4.29	24	5.29
Roy O'Hair	SE. $\frac{1}{4}$ Sec. 19, T. 22 N., R. 2 W.	Silt loam	34.20	5	2.16	24	6.40
A. C. Spence	NE. $\frac{1}{4}$ Sec. 28, T. 22 N., R. 3 W.	Coarse gravel impregnated with silt and wash loam.	8.06	10	3.91	24	4.35
Averages					3.78		4.89

<sup>1</sup>Fourth crop destroyed by caterpillars.

<sup>2</sup>Only four crops cut due to shortage of water.

NOTE.—Rainfall November 1, 1912, to October 31, 1913, 0.82 foot.

TABLE 23.  
Summary of results of alfalfa duty of water Investigations, Woodland, 1913.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield, tons per acre
Geo. W. Hughson	NE. $\frac{1}{4}$ Sec. 6, T. 9 N., R. 2 E.	Silt loam	19.54	3	4.40	5	9.12
H. J. N. Rasmussen	SE. $\frac{1}{4}$ Sec. 31, T. 10 N., R. 2 E.	Silt loam	15.94	3	4.22	4	5.52
Sylvester Lawson	NW. $\frac{1}{4}$ Sec. 25, T. 10 N., R. 1 E.	Silt loam	25.63	4	2.38	5	5.91
Wm. Exley	NW. $\frac{1}{4}$ Sec. 30, T. 10 N., R. 2 E.	Silty clay loam	23.20	4	2.81	4	4.77
R. E. Fisher	NW. $\frac{1}{4}$ Sec. 30, T. 10 N., R. 2 E.	Silty clay loam	37.71	3	1.30	5	3.46
Frank Hermle	NW. $\frac{1}{4}$ Sec. 35, T. 10 N., R. 1 E.	Silt loam	23.88	3	3.12	5	6.69
Geo. O. Griffes (south field)	SE. $\frac{1}{4}$ Sec. 26, T. 10 N., R. 1 E. }	Fine sandy loam	16.65	4	3.07	5	7.49
Geo. O. Griffes (north field)	SW. $\frac{1}{4}$ Sec. 27, T. 10 N., R. 1 E. }	Silt loam	48.80	3	3.26	3	12.55
D. B. Guile	SW. $\frac{1}{4}$ Sec. 23, T. 10 N., R. 1 E.	Silty clay loam	28.21	4	2.14	4	4.42
Jackson & Woodard (north plat)	SE. $\frac{1}{4}$ Sec. 2, T. 10 N., R. 1 E.	Clay loam	10.26	6	3.39	5	7.63
Jackson & Woodard (south plat)	SE. $\frac{1}{4}$ Sec. 2, T. 10 N., R. 1 E.	Clay loam	9.49	6	3.08	5	8.51
Mrs. Nettle Hadsall	SW. $\frac{1}{4}$ Sec. 11, T. 10 N., R. 1 E.	Silty clay loam	35.76	2	2.11	4	4.17
Averages							
Average, excluding young alfalfa					2.94		5.86
							6.16

<sup>1</sup>Young alfalfa.

NOTE.—Rainfall November 1, 1912, to October 31, 1913, 0.61 foot.





Plate XXXIII—A. Impounding Dam, Cache Creek, at Outlet.



B. Capay Diverting Dam, Yolo Water and Power Company.



C. Concrete-lined Canal, Yolo Water and Power Company.



TABLE 24.  
Summary of results of alfalfa duty of water investigations, Dixon, 1913.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield tons per acre
J. R. Bloom	SW. 1/4 Sec. 24, T. 7 N., R. 1 E.	Clay loam	10.36	6	2.82	3	5.22
Mrs. Letitia Cooper	NW. 1/4 Sec. 13, T. 7 N., R. 1 E.	Clay loam	10.01	5	2.27	4	6.92
C. F. Schmeiser	NE. 1/4 Sec. 14, T. 7 N., R. 1 E.	Clay loam	36.20	8	3.06	4	5.61
D. W. Wright	SW. 1/4 Sec. 12, T. 7 N., R. 1 E.	Clay loam	12.10	8	3.15	4	9.97
M. D. Campbell	SE. 1/4 Sec. 11, T. 7 N., R. 1 E.	Clay loam	36.74	12	2.79	3	11.72
E. D. Dudley	NW. 1/4 Sec. 12, T. 7 N., R. 1 E.	Silt loam	26.64	15	2.93	5	7.12
Harry McFadyen	SE. 1/4 Sec. 2, T. 7 N., R. 1 E.	Clay loam	74.12	15	3.43	5	5.72
Averages							
Average, excluding young alfalfa					2.92		6.04
							6.76

<sup>1</sup>Young alfalfa.

NOTE.—Rainfall November 1, 1912, to October 31, 1913, 0.61 foot.

TABLE 25.  
Summary of results of alfalfa duty of water investigations, Los Molinos, 1914.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield, tons per acre
E. A. Bundy	33 miles north of Los Molinos	Silt, clay loam	8.97	4	2.34	5	5.78
E. A. Bundy	33 miles north of Los Molinos	Silt loam	4.31	4	4.10	5	8.40
O. W. Chambers	7 miles north of Los Molinos	Gravelly clay loam	3.08	6	1.42	6	4.44
G. B. Engle	3 miles north of Los Molinos	Light gravelly clay loam	23.35	6	3.46	5	4.85
G. H. Geer	4 miles north of Los Molinos	Clay loam	9.21	4	6.56	5	6.06
J. F. Hofhenke	11 miles north of Los Molinos	Silt loam	13.27	4	8.46	5	{ 5.75 }
J. F. Hofhenke	11 miles north of Los Molinos	Silt loam	11.32	4	5.55	5	
S. B. Reese	4 miles north of Los Molinos	Clay loam	13.50	4	5.47	5	5.68
A. Wigno	33 miles north of Los Molinos	Silt loam	6.70	4	6.08	5	6.08
H. N. Woodward	43 miles north of Los Molinos	Silt, clay loam	9.08	4	3.95	5	8.31
Averages					4.74		6.22

NOTE.—Rainfall November 1, 1913, to October 31, 1914, 2.74 feet.



TABLE 26.  
Summary of results of alfalfa duty of water investigations, Orland, 1914.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth water applied, feet	Number of cuttings	Total yield tons per acre
David Brown	N. $\frac{1}{4}$ Sec. 9, T. 22 N., R. 3 W.	Gravelly clay loam	76.45	7	5.04	5	5.49
R. F. Brantley	NW. $\frac{1}{4}$ Sec. 34, T. 22 N., R. 3 W.	Clay loam	7.75	18	4.03	5	6.13
C. Fellersen	NE. $\frac{1}{4}$ Sec. 24, T. 22 N., R. 3 W.	Coarse gravel impregnated with silt and wash loam	14.79	8	2.59	5	5.87
H. M. Lawton	SW. $\frac{1}{4}$ Sec. 28, T. 22 N., R. 3 W.	Coarse gravel impregnated with loam	18.61	13	9.59	5	5.84
E. F. Nickolls	NE. $\frac{1}{4}$ Sec. 24, T. 22 N., R. 3 W.	Coarse gravel impregnated with silt and wash loam	16.66	9	3.25	14	5.26
J. E. Holland	SW. $\frac{1}{4}$ Sec. 28, T. 22 N., R. 3 W.	Coarse gravel impregnated with loam	37.00	13	7.56	5	6.93
Roy O'Hair	SE. $\frac{1}{4}$ Sec. 19, T. 22 N., R. 2 W.	Silt loam	34.20	3	1.04	14	7.17
A. C. Spence	NE. $\frac{1}{4}$ Sec. 28, T. 22 N., R. 3 W.	Coarse gravel impregnated with silt and wash loam	27.70	10	5.56	Pasture	-----
Averages					4.83		6.00

<sup>1</sup>Crop pastured after fourth cutting.  
NOTE.—Rainfall November 1, 1913, to October 31, 1914, 2.39 feet.

TABLE 27  
Summary of results of alfalfa duty of water investigations, Willows, 1914.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth, water applied, feet	Number of cuttings	Total yield, tons per acre
P. Cook	SE 1/4 Sec. 10, T. 30 N., R. 9 W.	Slit clay loam	15.00	9	1.00	19	1.74
C. F. Cook	SW 1/4 Sec. 10, T. 30 N., R. 9 W.	Slit clay loam	15.00	10	1.00	19	1.09
L. F. Phillips	NW 1/4 Sec. 31, T. 30 N., R. 9 W.	Slit clay loam	20.00	4	1.98	19	1.09
V. F. Brown	SW 1/4 Sec. 31, T. 30 N., R. 9 W.	Slit clay loam	20.00	4	1.70	19	1.00
Jac. Pindt	SE 1/4 Sec. 21, T. 30 N., R. 9 W.	Slit clay	11.97	4	1.00	19	1.70
W. R. Pine	NE 1/4 Sec. 4, T. 30 N., R. 9 W.	Clay siltstone	9.94	7	1.07	4	1.80
Averages					1.71		1.09

Crop harvested after third cutting  
Note—Rainfall November 1, 1913, to October 31, 1914, 2.30 feet.



Plate XXXIV—A. Checkgate at Siphon Spillway, East Park Reservoir,  
Orland Project, U. S. Reclamation Service.



B. Diversion Dam, East Park Reservoir, Supply Canal, Orland Project,  
U. S. Reclamation Service.

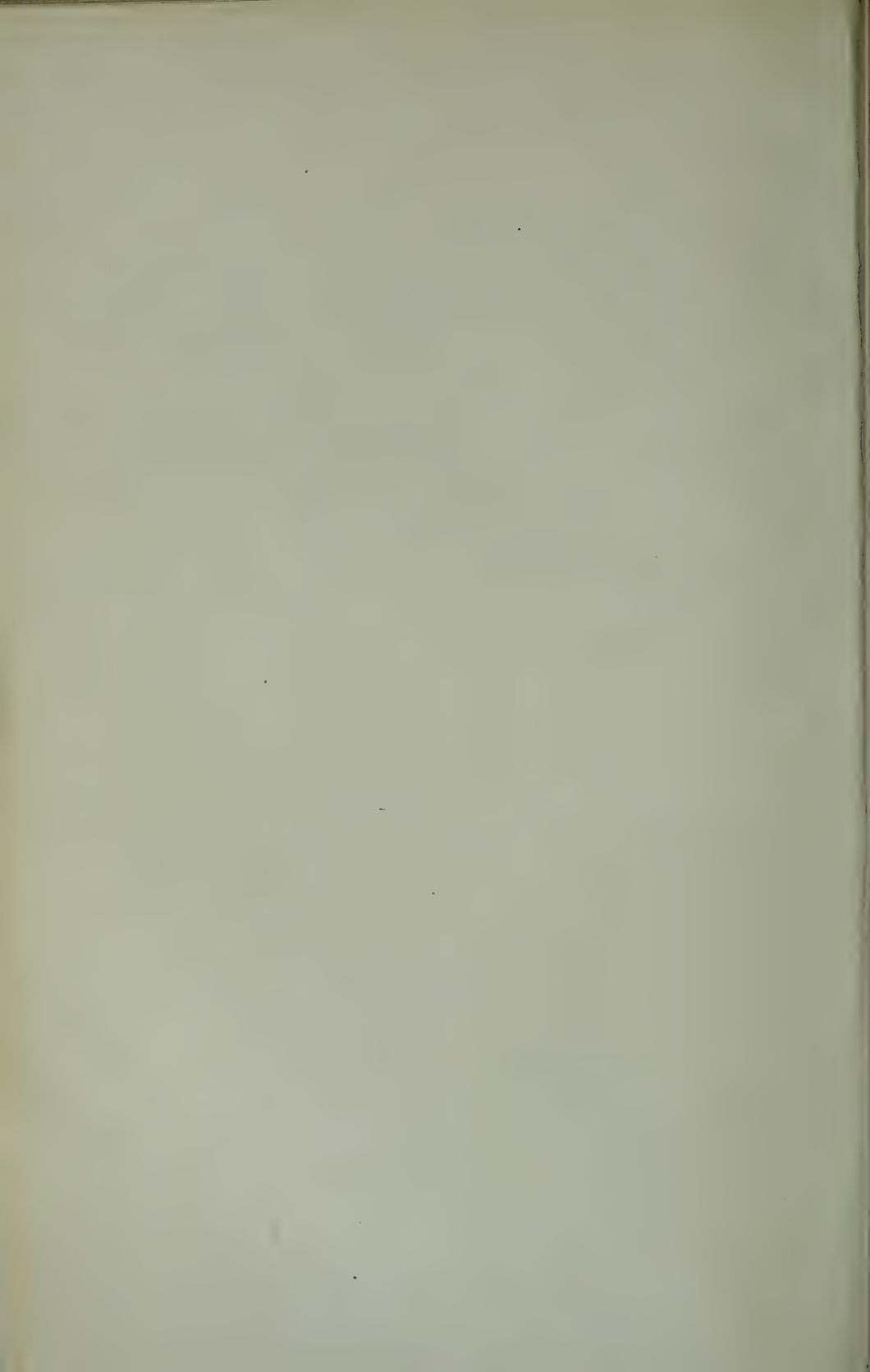




TABLE 28.  
Summary of results of alfalfa duty of water investigations, Woodland, 1914.

Name	Location	Soil type	Area, acres	Number of irrigations	Total depth of water applied, feet	Number of cuttings	Total yield, tons per acre
Wm. Gould	SE. $\frac{1}{4}$ Sec. 7, T. 9 N., R. 2 E.	Silty clay loam	19.95	0	0.00	5	4.05
Geo. W. Hughson	NE. $\frac{1}{4}$ Sec. 6, T. 9 N., R. 2 E.	Silt loam	19.54	2	2.91	5	6.96
H. J. N. Rasmussen	SE. $\frac{1}{4}$ Sec. 31, T. 10 N., R. 2 E.	Silt loam	10.23	0	0.00	3	3.61
John Beck <sup>1</sup>	NW. $\frac{1}{4}$ Sec. 30, T. 10 N., R. 2 E.	Silty clay loam	23.20	2	1.58	5	7.28
R. E. Fisher (east plat)	NW. $\frac{1}{4}$ Sec. 30, T. 10 N., R. 2 E.	Silty clay loam	16.21	0	0.00	3	3.33
R. E. Fisher (west plat)	NW. $\frac{1}{4}$ Sec. 30, T. 10 N., R. 2 E.	Silty clay loam	21.50	3	2.03	5	4.92
Geo. O. Griffes (south field, east plat)	SW. $\frac{1}{4}$ Sec. 26, T. 10 N., R. 1 E.	Fine sandy loam	5.48	1	1.41	5	6.12
Geo. O. Griffes (south field, west plat)	SE. $\frac{1}{4}$ Sec. 27, T. 10 N., R. 1 E.	Fine sandy loam	11.17	1	1.00	5	5.56
Geo. O. Griffes (north field, north plat)	SW. $\frac{1}{4}$ Sec. 25, T. 10 N., R. 1 E.	Silt loam	24.40	2	1.96	5	7.81
Geo. O. Griffes (north field, south plat)	SW. $\frac{1}{4}$ Sec. 26, T. 10 N., R. 1 E.	Silt loam	24.40	2	1.96	5	7.40
D. B. Guile	SW. $\frac{1}{4}$ Sec. 23, T. 10 N., R. 1 E.	Silty clay loam	28.21	2	1.14	4	4.38
Jackson & Woodard (north plat)	SE. $\frac{1}{4}$ Sec. 2, T. 10 N., R. 1 E.	Clay loam	10.26	3	2.14	5	8.07
Jackson & Woodard (south plat)	SE. $\frac{1}{4}$ Sec. 2, T. 10 N., R. 1 E.	Clay loam	9.49	3	1.88	5	9.11
Averages for irrigated fields					1.80		6.75
Average for all fields							6.04

<sup>1</sup>The Exley tract in 1913.

NOTE.—Rainfall November 1, 1913, to October 31, 1914, 2.45 feet.

## EXPERIMENTS AT DAVIS.

During the past two years the scope of the irrigation investigations on the irrigation tract at the University Farm at Davis has been materially broadened to include somewhat extensive studies of soil moisture distribution following irrigation. Soil moisture determinations have been made before and after the irrigation of each crop, the depth of soil sampling having varied from 6 to 12 feet. From these results it is possible to show what becomes of the water applied; that is, the depth of penetration, the resulting increase in moisture percentages, and the acre-inches of water taken from the soil per acre in producing the unit weights of the crops grown. As heretofore, the studies at Davis have been under the immediate direction of S. H. Beckett, irrigation engineer in the Office of Experiment Stations and Assistant Professor of Irrigation Practice in the University of California. During the past two years Mr. Beckett has been assisted by O. W. Israelsen, assistant in irrigation, University of California, and Roy Wray.

*Alfalfa Investigations.*—A summary of the results of these investigations during 1910, 1911, and 1912 was submitted in November, 1912, and printed in the third biennial report of the Department of Engineering. This summary included a diagram showing the respective yields of alfalfa from unirrigated land and from applications of 1, 1.5, 2, 2.5, 3, 4, and 5 acre-feet per acre of irrigation water. Since the continuation of these investigations during 1913 and 1914 has made some changes in the results, the diagram heretofore published has been revised and is submitted herewith, together with a new table giving all of the figures for the five years. It will be noted that, as in the case of the work for 1910, 1911, and 1912, the averages for the 5-year period show but little if any increase in yield on fields that have received in excess of 2.5 acre-feet of irrigation water per acre per season. While in the years of more than normal rainfall the seasonal yields have increased on all of the fields, in no case has it been found economical to apply more than 2.5 acre-feet per acre per year. The cost data assembled in the table indicate that in some cases the larger yields have resulted in a net loss. A 3-year record has been obtained on a small plat to which water has been applied at the rate of 5 acre-feet of water per acre per year. Both the diagram and table show that the use of so much water has been of no avail, and inspection of the field indicates that the crop is being rapidly drowned out and supplanted by a rank water grass.

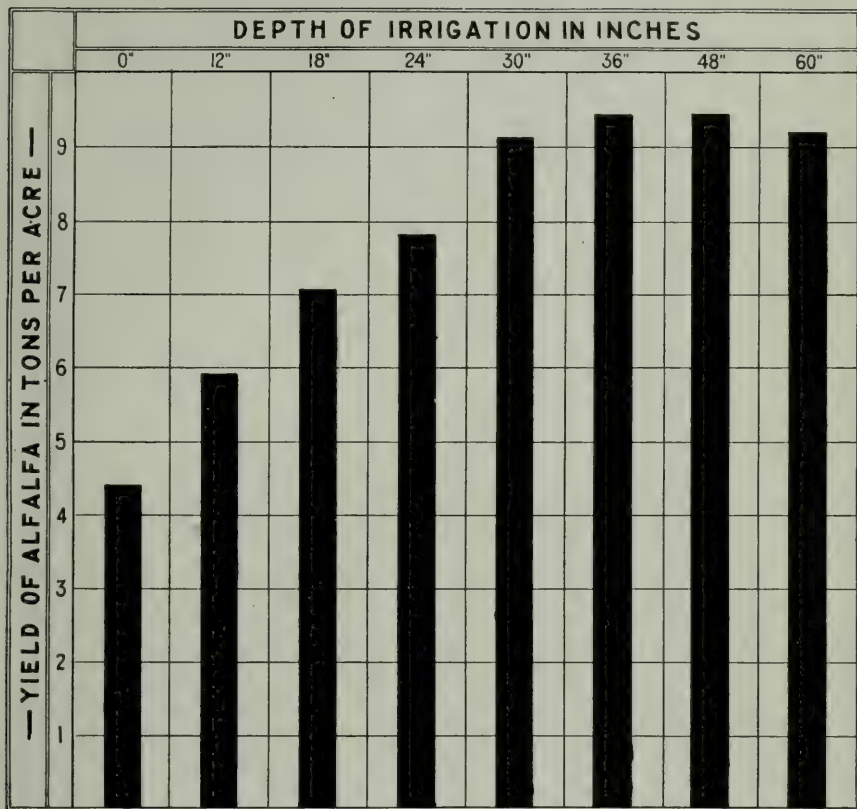
A full discussion of the results of the alfalfa studies at Davis will be withheld to accompany the discussion heretofore referred to of the results on the farms elsewhere in Sacramento Valley. It can be stated at this time, however, that results to date indicate that it is uneconomical to the individual farms to apply more than 2.5 acre-feet of water per acre per annum on the sandy loams of the Sacramento Valley where the crop grown is alfalfa; and, without undertaking at this time to make definite comparison between the results at Davis and results on the other farms under observation, it can be stated that, on the average, the figures obtained away from Davis substantiate those obtained at Davis.

The period covered by the alfalfa studies at Davis shows a variation in winter precipitation from a minimum of 8.85 inches in 1912-13 to a maximum of 27.8 inches in 1913-14, averaging for the five years 16.36 inches.

TABLE 29.  
Summary of results of investigations of duty of water for alfalfa at Davis for  
1910, 1911, 1912, 1913, 1914.

Depth Water applied, inches	Yield in tons per acre						Value of hay					
	1910	1911	1912	1913	1914	Aver- age	1910	1911	1912	1913	1914	Aver- age
0	3.85	6.02	5.52	2.75	3.94	4.42	\$26 95	\$42 15	\$49 68	\$27 50	\$15 76	\$32 41
12	4.75	7.52	6.51	4.31	6.40	5.90	33 25	52 64	58 59	43 10	25 60	42 63
18			7.02	5.69	8.42	7.04			63 18	56 90	33 68	51 29
24	6.00	8.38	8.32	6.37	9.96	7.81	42 00	58 65	74 83	63 70	39 84	55 81
30	7.53	9.61	9.43	7.97	11.06	9.12	52 70	67 25	84 87	79 70	44 24	65 75
36	7.58	9.33	9.38	8.22	12.48	9.40	53 05	65 30	84 42	82 20	49 92	66 98
48	8.45	9.64	8.87	8.97	11.20	9.43	59 15	67 50	79 83	89 70	44 80	68 20
60			10.04	7.03	10.51	9.19			90 36	70 30	42 04	67 57

Value of hay in stack \$7.00 per ton in 1910 and 1911, \$9.00 in 1912, \$10.00 in 1913, and \$4.00 in 1914.



DUTY OF WATER ON ALFALFA~EXPERIMENTAL PLAT  
DAVIS CAL.~1910·11·12·13 AND 1914

Plate XXXV.

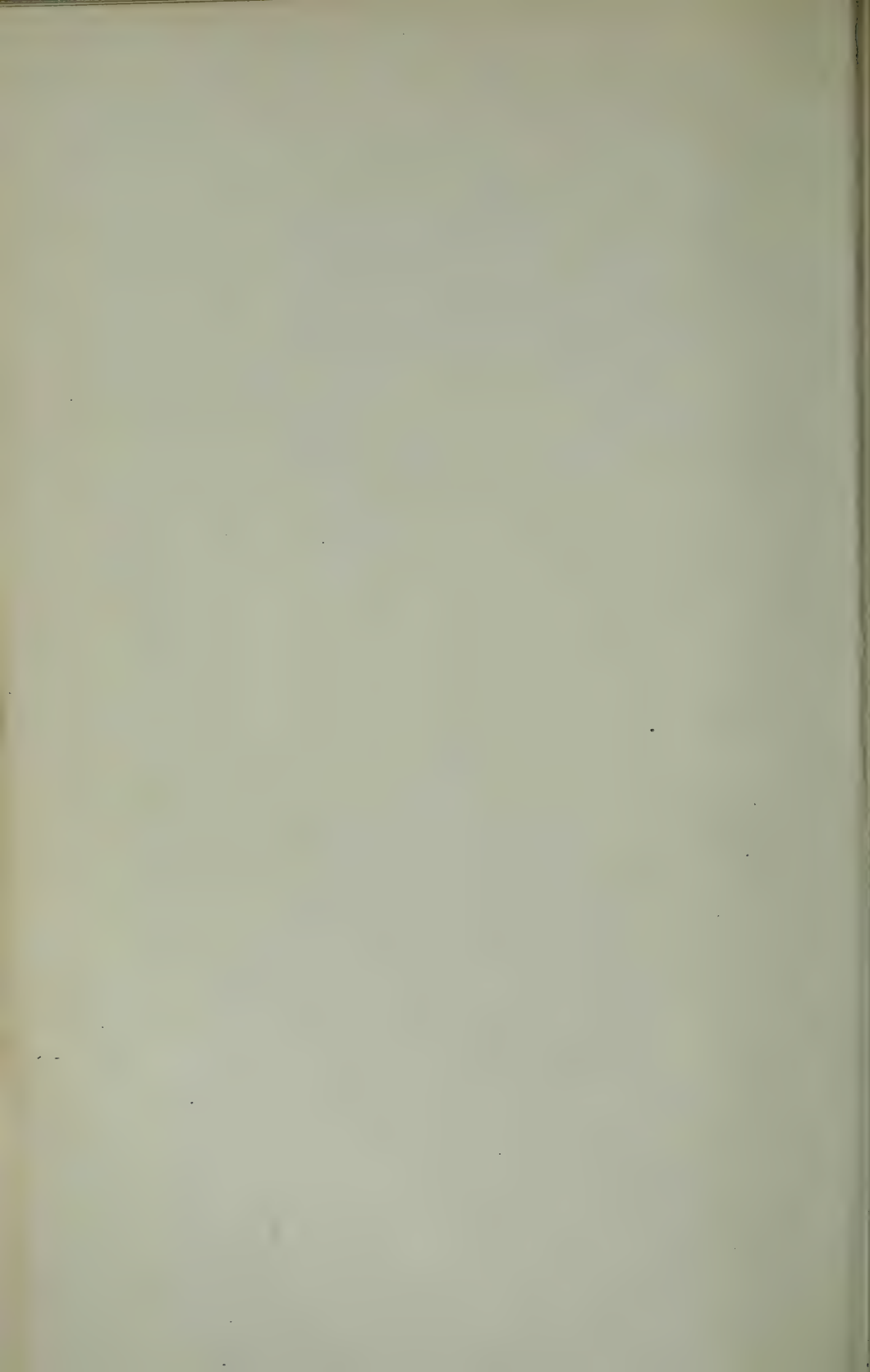




TABLE 29—Continued.

Depth water applied, inches	Cost of production						Net profit per acre					
	1910	1911	1912	1913	1914	Average	1910	1911	1912	1913	1914	Average
0 -----	\$8 65	\$13 50	\$12 40	\$6 19	\$8 86	\$9 92	\$18 30	\$28 65	\$37 28	\$19 31	\$6 90	\$22 09
12 -----	13 40	19 60	17 35	12 40	17 10	15 97	19 85	33 04	41 24	30 70	8 50	26 67
18 -----			19 85	16 85	23 00	19 90			43 33	40 05	10 68	31 35
24 -----	18 90	24 20	24 10	19 73	27 80	22 95	23 10	34 45	50 78	43 97	12 04	32 87
30 -----	23 15	27 85	27 35	24 18	31 15	26 73	29 55	39 40	57 52	55 52	13 09	39 02
36 -----	24 15	28 05	28 10	25 60	35 20	28 22	28 90	37 25	56 32	56 60	14 52	38 72
48 -----	27 80	30 25	28 80	29 00	34 00	29 97	31 35	37 26	51 03	60 70	10 80	38 23
60 -----			33 65	26 33	34 13	31 37			56 71	43 97	7 91	35 20

NOTES.—Labor of production figured at \$2.25 per ton. Water figured at \$1.70 per acre-foot. Labor for irrigation figured at 50 cents per acre per irrigation.  
Seasonal rainfall: 1909-10, 11.90 inches; 1910-11, 23.80 inches; 1911-12, 9.46 inches; 1912-13, 8.85 inches; 1913-14, 27.80 inches.

*Grain Investigations.*—In the fall of 1911 a portion of the experimental area at Davis then seeded to alfalfa was turned under and a rotation of field crops started. It was not intended to make a study of the proper rotation of field crops, but rather to study the duty of water under rotation practice. Including two seasons before the experiments under rotation were started, barley investigations have now extended over five seasons, while studies of duty of water on wheat have been in progress since 1912. The results to date are assembled in the two tables given below. The yields in hay and grain, values, irrigation cost, and depths of water applied are the averages for the entire period.

TABLE 30.

Summary of results of duty of water investigations with barley at Davis, 1910-1914; average rainfall, 16.36 inches.

Number of irrigations	Depth of water applied, inches	Yields in pounds per acre		Total value grain at \$1.25 per 100 pounds	Average cost of irrigation per acre at 25 cents per acre-inch
		Hay	Grain		
0 -----		2,426	940	\$11 75	
1 -----	5.70	4,272	1,593	19 92	\$1 45
2 -----	11.10	5,380	2,170	27 12	2 75

TABLE 31.

Summary of results of duty of water investigations with wheat at Davis, 1912-1914; average rainfall, 15.76 inches.

Number of irrigations	Depth of water applied, inches	Yields in pounds per acre		Total value grain at \$1.50 per 100 pounds	Average cost of irrigation per acre at 25 cents per acre-inch
		Hay	Grain		
0 -----		2,703	637	\$9 55	
1 -----	6.0	4,267	1,157	17 35	\$1 50
2 -----	10.1	6,100	1,529	22 94	2 52
2 <sup>1</sup> -----	15.5	5,050	1,029	15 45	3 88

<sup>1</sup>Average of 1913-1914 only.

The average rainfall for the periods covered by the above tables is slightly below the normal of 17.8 inches, yet the results in general show a profitable increase in yields with the increased amounts of water applied up to at least 10 acre-inches of water per acre in two irrigations. As might be expected, the results for the individual seasons show the greatest increases in yields due to irrigation in the seasons of least rainfall. The crop harvested in 1914, which received a seasonal rainfall of 27.08 inches, indicates a definite loss due to irrigation, the wheat crop especially showing a decided decrease in yield with the increase in the amount of water applied. In the spring irrigation of grain crops no set schedule was followed, but in each case the time of irrigation was made to fit the needs of the crop.

In addition to the grain experiments mentioned above, a small experiment was made in the fall of 1912 and the fall of 1913 in irrigating grain land before seeding, but with no further irrigation given. In 1913 a yield at the rate of 3,306 pounds of barley per acre was obtained from a plat that had received a 12-inch irrigation prior to seeding in the fall of 1912 and then a rainfall of 8.85 inches. Adjacent land which had not received the 12-inch fall irrigation produced at the rate of only 448 pounds per acre. In 1914 land which had received a 10-inch fall irrigation prior to seeding and then a rainfall of 27.8 inches yielded at the rate of 2,000 pounds of grain per acre as against 1,790 pounds per acre from the plat that had received no fall irrigation. It is proposed to continue this work over a longer period before attempting to draw final conclusions. It is evident, however, that where feasible a fall irrigation prior to seeding will prove to be very beneficial if the winter rainfall turns out to be light.

*Indian Corn.*—The studies of duty of water for Indian corn were started in 1910. Irrigation water has been applied in accordance with the needs of the crop. Owing to unfavorable conditions the 1912 crop was a failure but the results for 1910, 1911, 1913, and 1914 are given in the following table:

TABLE 32.

Summary of results of duty of water investigations with Indian corn at Davis, 1910, 1911, 1913, and 1914; average seasonal rainfall 18.16 inches.

Number of irrigations	Depth of water applied, inches	Yields of green silage, tons per acre	Total value at \$2.50 per ton	Total cost of irrigation
0		4.00	\$10 00	
1	3.3	6.22	15 55	\$1 62
2	6.0	7.48	18 70	2 75
3	9.0	8.52	21 30	4 12
4	14.0	8.42	21 05	5 90

Owing to the differences in seasonal rainfall, the figures indicate that a wide variation in seasonal yields was obtained with the application of equal amounts of water. In each season, however, and irrespective of rainfall, substantial increases in the yields have resulted from the irrigation water applied. The table indicates that, on the average, the most economical yields have been obtained by giving three irrigations averaging three acre-inches per acre each.

*Other Crops.*—Some attention has been given to the studies of irrigation of sugar beets and potatoes. The yields of sugar beets during the first seasons of observations were gratifying, a yield of 18.6 tons of beets per acre having been obtained from the use of 17.8 acre-inches of water per acre applied in three irrigations, as against only 4.85 tons per acre from the fields that received no irrigation water. During 1913 and 1914 the beet crops were almost totally destroyed by blight.

During the seasons of 1912, 1913, and 1914 a small demonstration has been made of the feasibility of following grain crops with a summer irrigated crop. The summer crops used have been corn and maize cut for green summer feed or ensilage. The

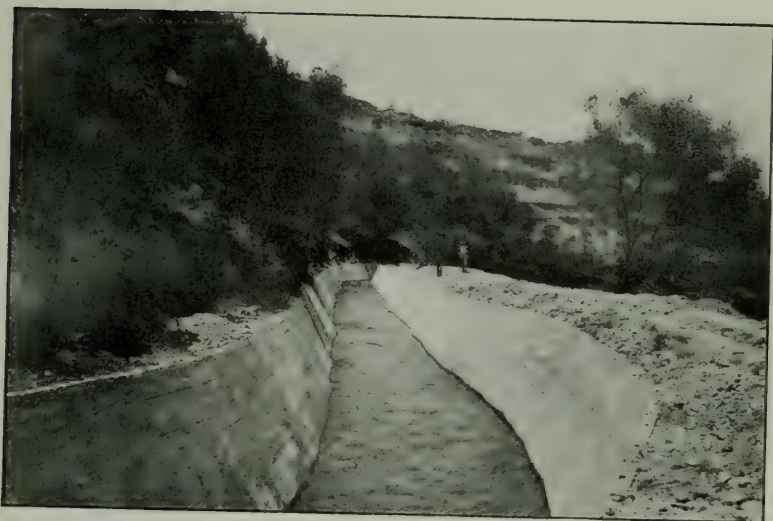
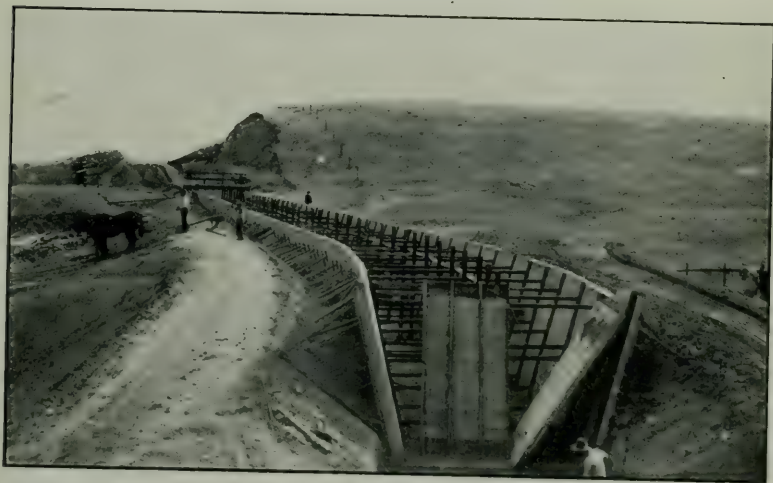
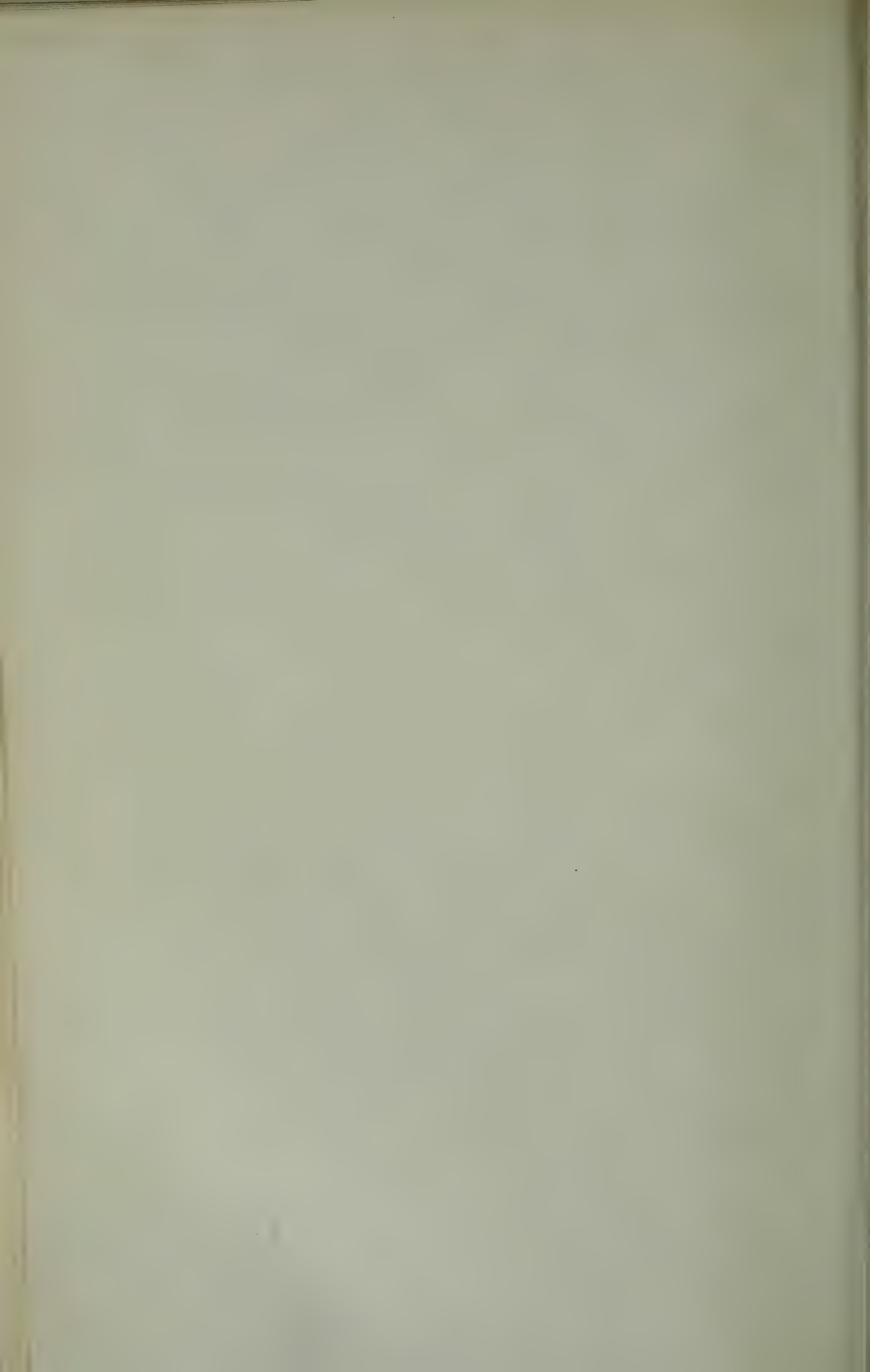


Plate XXXVI—A. Concrete-lined Canal, South San Joaquin Irrigation District.



B. Concrete Canal Lining Before Bracing and Backfilling Done, South San Joaquin Irrigation District.





maximum results show yields of 2,556 pounds of grain and of 15.4 tons of green corn ensilage per acre from the same land in one season. If means permit, further experiments along this line will be made.

#### STUDIES OF IRRIGATION OF GRAIN ABOUT WOODLAND.

1913-1914.

Although grain is not usually irrigated in Sacramento Valley, there was a total of 2,419 acres of barley, oats, and wheat watered in 1913 in the territory immediately adjacent to Woodland, due to the deficiency in the rainfall of the preceding winter. Of this, 1,884 acres were in barley, 500 acres in oats, and 35 acres in wheat. One thousand seven hundred and thirty-nine acres of barley and 300 acres of oats were watered from the Moore and lower Adams ditches of the Yolo Water and Power Company, and the remainder from pumping plants. It was possible, in connection with the alfalfa duty of water investigations, to gather data about this grain irrigation in 1913 and in many instances to supplement the data gathered in 1913 with crop yields on the same fields in 1914 without irrigation. The results are given below in some detail, and should have interest to all grain growers in Sacramento Valley. The data were gathered and analyzed by Wells A. Hutchins, field assistant.

As most of the grain land that was irrigated had not been especially prepared for irrigation there were large higher-lying areas in many fields that could not be reached by the water. In some cases straight parallel furrows were dug from field ditches, and in others the water was turned loose directly from the ditches and guided about the land. Albert Hannum's tract was very carefully prepared with a system of long furrows following the main ridges and short parallel furrows deviating from them, usually at right angles, with the result that only a small area remained unwatered. The cost of preparation of this field, including surveying, furrowing, and subsequent plowing in of the furrows, was \$1.10 per acre.

The figures on applications and cost of water were computed in most cases from the measurements of the Yolo Water and Power Company. The depths of water applied to barley ranged from .24 foot to 2.85 feet, with an average of .98 foot; to oats 1.19 to 1.90 feet, averaging 1.62 feet; and to wheat 1.03 feet; with an average depth applied to all grain of 1.11 feet. The cost of water for barley varied from \$0.36 to \$4.28 per acre, averaging \$1.48; for oats \$2.85, and for wheat \$1.54; with a general average of \$1.76 per acre.

The yields from most of the irrigated barley fields, ascertained usually from the growers, ranged from 10 to 37 sacks per acre, averaging 23 sacks; of oats 1.5 to 2.5 tons of hay, averaging 2.2 tons; and of wheat 1.3 tons per acre. The few figures gathered on unirrigated barley showed a range of from practically nothing to 13 sacks per acre, with an average of probably 8 sacks per acre. Thus with an expenditure of only \$1.76 per acre for water and probably an equal amount for labor and preparation for irrigation, the yields of grain in this dry year were more than doubled.

Owing to heavy rainfall in the winter of 1913-1914 there was only one grainfield irrigated in this section in 1914, that of L. P. Jones, who applied .58 acre-foot per acre on 12 acres of barley about June 1, at a cost for water of \$0.88 per acre, with a resulting yield of 12 sacks per acre, the low yield being attributable to lateness of seeding and to lack of thoroughness of preparation. The yields in 1914 from 1,424 acres of the area irrigated in 1913 ranged from 9 to 40 sacks of barley per acre, with an average of 22 sacks per acre.

The normal precipitation at Davis during the period November to May, inclusive, is 15.96 inches. During that period in 1913 the rainfall was 7.20 inches, and in the corresponding period in 1914, 28.04 inches. Thus with 7.20 inches of rainfall in 1913 unirrigated grainfields yielded only about 8 sacks to the acre, while with a total of 20.52 inches of combined rainfall and irrigation water, and with a relatively small additional expenditure, the yield was more than doubled and was made to equal the yield in 1914, a season of abundant precipitation and normal growing conditions.

TABLE 33.

Summary of results of grain irrigation near Woodland, 1913-14.

Crop and name	Acres irrigated	Date of irrigation, 1913	Total depth applied, 1913, feet	Cost of water per acre, 1913	Yield per acre, 1913, irrigated		Yield per acre, 1914, unirrigated	
					Grain, sacks	Hay, tons	Grain, sacks	Hay, tons
Barley:								
Geo. Hoppin	100	{ Feb. 24	0.48	\$0 72 }				
		{ Apr. 16	1.46	2 19 }	20		28	
John Clark	18	Mar. 13	0.33	0.50	24		1	
John Clark	80	May	1.54	2 30	25		19	
Roy Woodard	80	Apr. 19	1.25	1 87	15		20	
Roy Woodard	12		<sup>20</sup> 0.98		32		25	
Wm. Rieff	30	Apr. 28	0.83	1 25	20			
C. F. Duncan	8	Mar. 14	0.31	0.47		2.5		
Floyd Beebe	10	Apr. 13	1.07	1 63				
H. B. Hurd	5	Apr. 16	0.93	1 40				
J. C. Kaupke	12	Apr. 10	0.88	1.31	23			
E. A. Bullard	60	Apr. 11	1.67	2 50	25		<sup>3</sup> 10	
							<sup>4</sup> 16	
Dan Farnham	20	Apr. 14	1.40	2 10		<sup>5</sup> 4.0	<sup>6</sup> 14	
P. C. Worley	40	Apr. 16	0.85	1 28				
Marvin Howard	10	Apr. 18	0.60	0 90				
Dean Beeman	29	Apr. 19	1.24	1 87	27		1	
Dean Beeman	7	Apr. 22	0.67	1 03	23			2.5
Wm. Eakle	45	Apr. 19	0.61	0 81	10		<sup>8</sup>	
W. H. Browning	30	Apr. 19	1.56	2 34	21		21	
Mrs. Chas. Elston	20	Apr. 21	2.45	3 68				
Mrs. Chas. Elston	17	May 3	1.47	2 21				
Peter McLaughlin	20	Apr. 21	0.93	1 40				
Martin & Suggett	75	Apr. 22	0.91	1 36	24		30	
		{ Apr. 7	0.75	1 12 }				
Martin & Suggett	16	{ Apr. 23	1.22	1 83 }	24		18	
Clarence F. Day	80	Apr. 24	0.67	1 00	10		9	
Baird Bros.	20	Apr. 25	1.05	1 58				
Louis Ulrich	38	Mar. 6	0.65	0 87	33		31	
		{ Mar. 7	0.77	1 16 }				
Louis Ulrich	38	{ May 6	0.63	0 95 }	28		28	
			<sup>20</sup> 0.98	<sup>21</sup> 1.47	24			
Louis Ulrich	12							
Wm. M. Browning	10	May 1	0.87	1 50	19		1	
Wm. M. Browning	3	May 4	1.11	1 67	18		1	
		{ Mar. 9	0.80	1 20 }				
Rumsey Bros.	40	{ Apr. 23	0.67	1 00 }	25		<sup>7</sup> 31	
			<sup>20</sup> 0.98	<sup>21</sup> 1.47		7.0	31	
Rumsey Bros.	5							
Dick Snively	5	Mar. 10	0.93	1 40				
T. J. Vaughn	30	Mar. 14	2.85	4 28	37		30	
Dick Brown	140	Mar. 10	0.69	1 03	28		16	
T. B. Gibson	250	Mar. 13	0.71	1 07	33			
P. N. Ashley	20	Mar. 21	0.90	1 35				
		Mar. 22	0.74	1 11				
Garrett Van Zee	5	{ Apr. 28	0.30	0 45 }				
Siefferman Bros.	100	Apr. 2	0.69	1 04	15			
Fitch Bros.	30	May 4	0.93	1 40				
H. J. N. Rasmussen	15	Mar. 11	1.64	2 45	32			
T. Fishback	38	Mar. 11	0.24	0 36	21		30	
Fred Ulrich	100	Apr. 29	1.09	1 64	17		17	
Albert Hannum	145	Mar. 15	0.99	1 85	21		12	
D. N. Brown	16	Apr. 14	0.71	1 06	21		<sup>8</sup> 30	
Oats:								
Alameda Sugar Beet Co.	300	Apr. 12	1.90	2 85		2.5	<sup>9</sup> 30	
Alameda Sugar Beet Co.	200		1.19			1.5		
Wheat:								
Louis Ulrich	35	Apr. 16	1.03	1 54		1.3	1	
Total								
2,419								
Average				1.11	\$1 76	23	2.1	22
								2.5

<sup>1</sup>In alfalfa. <sup>2</sup>Estimated. <sup>3</sup>50 acres wheat. <sup>4</sup>10 acres barley. <sup>5</sup>Mostly wild oats  
<sup>6</sup>In pasture. <sup>7</sup>19 acres. <sup>8</sup>5.5 acres. <sup>9</sup>Barley.

## STUDIES OF RICE IRRIGATION IN SACRAMENTO VALLEY.

During the past three or four years, and largely through the leadership of the Bureau of Plant Industry of the Department of Agriculture, rice has been added to the important California agricultural products. Many inquiries have been received by us regarding the proper irrigation of this crop and to put us in possession of information needed to answer these inquiries, studies have been made of rice irrigation in Sacramento Valley in conjunction with work there on the duty of water for alfalfa. During 1912 and 1913 the work of the Office of Experiment Stations in this connection was confined to measurements of the amount of water applied to rice fields and studies of the preparation of land for rice irrigation and of the application of water to the crop. Beginning with 1914 an agreement was entered into between the Office of Experiment Stations and the Bureau of Plant Industry under which cooperative experiments are being conducted on and adjacent to the rice experiment station of the Bureau of Plant Industry near Biggs. It is too early to publish the results of the studies on the rice experiment tract at Biggs, but an outline of what is being done there, together with such information as has been gathered by our agents from the rice growers of Sacramento Valley, and also a statement of the general conditions under which rice is being irrigated, is given below. Such work as the Office of Experiment Stations has done in this connection has mainly been carried on by Ralph D. Robertson, irrigation engineer, and the data given below are from a report of work done and of observations made by him.

The first planting of rice and the first experimental work in growing rice in Sacramento Valley were started in 1909 by the Bureau of Plant Industry, United States Department of Agriculture. Experimental work was carried on in 1910 and 1911 and the production of rice on a commercial basis was started in 1912, when there were approximately 1,200 acres planted. In 1913 the area given over to rice culture was 6,000 acres and in 1914 approximately 15,000 acres, the latter distributed as follows: Butte County, 11,000 acres; Colusa County, 3,100 acres; Yuba County, 600 acres; Glenn County, 150 acres; Sacramento County, 100 acres; Yolo County, 70 acres.

The most essential requirement in the growing of rice aside from suitable soil and climate is the assurance of an abundant and unfailing water supply, especially in the late summer months when the crop is maturing. Soon after planting rice develops into an aquatic plant and requires water throughout the growing season. The irrigation season is divided into two periods, according to the growth of the plant and the amount of water applied. Under present practice in the first period water is applied four to six times to sprout the seed and to keep the soil thoroughly moist, without having water standing on the field. There may be seasons when there is sufficient moisture in the soil to germinate the seed without irrigating, but as a rule the practice is to apply water every seven to ten days, to keep the soil from drying out. Rice growers in Butte County state that probably the most critical operations in the irrigation of rice are the first and second waterings. It is essential that when these are given the fields shall be rapidly drained. According to the growers this is due to the danger of rotting the seed if the water is allowed to remain on the field.

When the rice is from four to six inches high, which is usually from four to six weeks after the time of planting, water is turned on and the fields are kept submerged until the grain is in the milk and well formed, which is from ninety to one hundred twenty days after initial submergence. A small flow of water is run into the checks continually and a common practice is occasionally to drain off a small amount of the water, the idea in this being to keep fresh water on the rice. This tends to prevent stagnation and also serves to replenish the water lost through evaporation, which is sometimes as much as one-half inch per twenty-four hours. The depth to which the fields are kept flooded is from 3 to 5 inches, and in some cases as high as 8 inches.



As already indicated the largest area devoted to rice in Sacramento Valley is in Butte County, in the vicinity of Gridley, Biggs, and Richvale. Water is delivered to the rice fields in this territory by Sutter-Butte Canal Company, the supply being taken from Feather River about 10 miles above Gridley. A large branch lateral diverts from the main canal northeast of Biggs and carries water in a northeasterly direction to the vicinity of Richvale, from whence it is distributed in numerous laterals. A pumping station has been established by the Richvale Land Company about .75 mile west of Richvale, where water is pumped out of Sutter-Butte Canal and thence distributed by gravity.

To secure water for rice under Sutter-Butte Canal it is necessary to locate a water-right on the piece of land it is desired to irrigate, which becomes appurtenant to the land. The initial cost is \$10 per acre, and the annual rental charge for rice is then \$5 per acre. The water-right contract calls for a continuous flow of one cubic foot per second for each 53.33 acres, or three times the amount stipulated for alfalfa. No attempt has been made to measure water to irrigators, but the general practice has been to allow all the irrigators could use. This has resulted in an extravagant use of water.

As already stated, independent measurements were made by the Office of Experiment Stations in 1912 and 1913 to determine the use of water on rice fields in Sacramento Valley. In 1912 the net duty of water obtained on one 50-acre field near Biggs was 5 acre-feet per acre. Measurements in 1913 on a few fields near Gridley, where much water was wasted, showed the total amount used for the season to be 7.5 acre-feet per acre.

The cooperative rice irrigation experiments begun in 1914 in conjunction with the Bureau of Plant Industry were made on a field of 39.48 acres in section 35, T. 19 N., R. 2 E. The total amount of water used in 1914 in maturing the crop was 4.65 acre-feet per acre. This probably represents the minimum use of water on rice in the territory served by Sutter-Butte Canal. It is realized that results for a single year can not be accepted as final and it is hoped the studies can be continued.

The field on which the above measurements were made was planted April 15th and first irrigated April 30th. Previous to June 12th, when the field was submerged, there were six irrigations and the total depth of water applied up to June 12th was 1.04 acre-feet per acre. During these six irrigations an average head of 6 to 12 cubic feet per second was used in flooding the field. A good moisture content was maintained in the soil, but no water was allowed to remain on the field. From June 12th to October 11th a uniform depth of about 4 inches was constantly maintained on the field. The average flow during this 121-day period of submergence varied from .50 to .75 cubic foot per second. Occasionally a small amount of water would be removed from the field, but the stream in each case was too small to be measured and the 3.61 acre-feet per acre which was applied during the flooded period of growth may be taken as the net amount used during this time. Measurements of the water applied were made by means of a 2-foot Cipolletti weir installed at the entrance to the field where readings were taken daily. The field is divided into 7 contour checks, the largest of which comprises 11 acres. The difference of elevation between the checks is 3 inches. Water is admitted into the higher check and from there in turn passes into lower checks through boxes placed in the levees. The interior levees were made with a ridger and have a base of 3.5 feet and are 12 inches in height. No levelling was required on the field and the cost of making levees was less than \$1 per acre. The cost of plowing, harrowing and dragging in preparing the seed bed was \$4 per acre. The soil is black adobe underlain with hardpan and is typical of the area devoted to rice culture in the vicinity of Biggs and Richvale.

With the data now at hand it is estimated that a duty of 5 to 6 acre-feet per acre is sufficient to mature a crop of rice in Sacramento Valley, at least with more careful use of water and better preparation of land. In Louisiana and



Arkansas the amount of water pumped for rice is from 1.25 to 2 acre-feet per season. To this, however, should be added the rainfall, which may be from 10 to 20 inches during the growing period. The rainfall during the growing season in Sacramento Valley is practically negligible and, moreover, the humidity of the atmosphere is also much less than in the southern states, thereby necessitating a greater use of water here.

When sufficient water can be obtained by low lifts from wells or from river channels, it is feasible to pump water for rice. With the prevailing prices of either distillate or electric power in Sacramento Valley, the cost of pumping will be in the neighborhood of 4 to 5 cents per acre-foot of water lifted one foot high. If the water is lifted 20 feet the cost will thus be from 80 cents to \$1 per acre-foot, or \$4 to \$5 per acre irrigated if 5 acre-feet are applied. Pumping water for rice is widely resorted to in the southern states, but owing to different conditions it is difficult to make a comparison of costs with those that might obtain in California. In Louisiana and Arkansas steam plants are used, in which wood, coal, or oil is used for fuel. The Office of Experiment Stations has made investigations covering the cost of pumping water for rice in the southern states.\* The average cost of pumping at well plants tested in Louisiana was \$6.67 per acre irrigated, with an average lift of 20 feet, while in Arkansas the average cost was \$11.61 per acre, with a lift of approximately 40 feet. These costs are based on the pumping of 1.25 acre-feet per acre.

One very important factor in the irrigation of rice is to have the land well prepared to receive water. The fields in Butte County are prepared by the contour method, the checks ranging in size from 2 to 12 acres, and averaging about 5 acres. The size of the checks will naturally depend upon the fall and topography of the land, but as a rule a difference of elevation of 3 to 5 inches between checks will be found satisfactory. The outside levees should have a base of at least 6 feet, a width on top of 2 feet, and be from 2 to 2.5 feet high. The most satisfactory levees are made with a Fresno scraper, although the interior levees can often be made more cheaply with a "crowder" or "pusher." There are various forms of land levelers on the market that do satisfactory work. The cost of preparing land varies largely with the individual field. There are numerous fields around Gridley and Biggs where levees have been made at a cost of \$1 per acre and no levelling was required. On other fields the cost of preparing land has been about \$10 per acre. The cost probably should not exceed \$15 per acre in other sections where rice may be grown.

#### IRRIGATION PUMPING PLANTS IN CALIFORNIA.

According to the irrigation census taken in 1910 under cooperative agreement between the Bureau of the Census and this office, 9,297 irrigation pumping plants were in operation in California in that year. Since then there has been a large increase in that number, especially during the dry season of 1912 and 1913. In order to ascertain approximately what that increase has been, letters were addressed to the principal manufacturers, or their state representatives, whose irrigation pumping plants have been installed in California, care being taken to avoid duplications. Replies were received from all but three of the dealers addressed, although a few of the replies received were stated to be merely conservative estimates. It is realized that some of the installations reported replaced old plants. On the other hand, some of the smaller dealers who handle irrigation pumping plants in California have undoubtedly not been included. Counting that the replacements and the omissions about equal each other, and further counting 1,500 plants as having been installed by the larger dealers who did not respond, at the close of the season

\*U. S. Department of Agriculture, Office of Experiment Stations Bulletin No. 201.

of 1914 the figures for the entire state stood approximately as given in the table below:

TABLE 34.

**Estimate of Irrigation Pumping Plants Installed in California Since January 1, 1911,  
With Number Reported in Irrigation Census of 1910.**

Number reported in irrigation census of 1910.....	9,297
Sacramento Valley .....	432
San Joaquin Valley .....	844
Santa Clara Valley .....	227
Salinas Valley .....	63
Northern and central California, unsegregated.....	4,076
Los Angeles County.....	2,527
Ventura County .....	120
Santa Barbara County .....	30
Orange County .....	287
San Bernardino County.....	199
San Diego County.....	365
Riverside County .....	325
Imperial County .....	61
Southern California, unsegregated.....	6
All California, unsegregated.....	4,230
Estimate for larger dealers not reporting.....	1,500
Total .....	24,589

*Irrigation Pumping Plants in Woodland Area.*—While studying the duty of water for alfalfa in the Woodland section during 1913 and 1914, Mr. Wells A. Hutchins, field assistant, took a complete census of the irrigation pumping plants now operating within the area. While the data are somewhat detached, a tabular summary of them is included herewith because it is believed that the data will have value both as showing the extent and character of this form of irrigation development in an important portion of Sacramento Valley, and as furnishing information of local value to the people about Woodland. It will be noted that in spite of the general improvements in the Cache Creek irrigation system recently brought about by the Yolo Water and Power Company, a total of 74 pumping plants, indicating that pumping and gravity irrigation systems develop together, have been installed there since January 1, 1911. Many plants that were installed prior to January 1, 1911, are no longer in use, either having been worn out or superseded by the gravity system.

TABLE 35.

## Summary of irrigation pumping plants in Woodland area.

Owner	Year of installation	Power	Pump	Connection	Crop being irrigated	Notes
Verney Kramer	1888	35 h. p. gas engine	8 in. centrifugal	Direct	Alfalfa and fruit.	3 wells.
City of Woodland	1902	50 h. p. motor	8 in. centrifugal	Direct	Lawns	Includes domestic use.
Lawrence Kramer	1906	50 h. p. gas engine	10 in. centrifugal	Direct	Alfalfa and fruit.	3 wells in bed of Cache Creek.
T. G. Baty	1909	25 h. p. gas engine	6 in. centrifugal	Belt	Alfalfa and almonds	2 wells in bed of Cache Creek.
M. R. Dodder	1911	15 h. p. motor	7 in. centrifugal	Direct	Fruit and alfalfa	Pumps from Cache Creek.
J. W. Gallup	1911	10 h. p. motor	6 in. centrifugal	Direct	Fruit and alfalfa	Pumps from Cache Creek.
Alameda Sugar Beet Company	1911	100 h. p. motor	12 in. centrifugal	Belt	Sugar beets	Not operating in 1914.
A. W. Morris & Sons	1911	50 h. p. motor	10 in. centrifugal	Direct	Alfalfa, corn, grain, rice.	Not operating in 1914.
Alameda Sugar Beet Company	1911	75 h. p. motor	12 in. centrifugal	Belt	Sugar beets	Not operating in 1914.
H. E. Coil	1911	20 h. p. motor	8 in. centrifugal	Direct	Alfalfa.	Pumps from Cache Creek.
C. Q. Nelson	1911	25 h. p. motor	8 in. centrifugal	Direct	Vines and alfalfa	Pumps from Cache Creek.
Fowler & Grady	1912	25 h. p. gas engine	5 in. centrifugal	Belt	Alfalfa, fruit and vegetables.	Pumps from Cache Creek.
J. D. Stevens	1912	3 h. p. motor	3 in. centrifugal	Belt	Vegetables.	
Harold Armstrong	1912	20 h. p. motor	8 in. centrifugal	Direct	Alfalfa.	2 wells.
Jackson & Woodard	1912	25 h. p. motor	8 in. centrifugal	Direct	Alfalfa	12 wells. Not operating in 1914.
J. W. Gallup	1912	15 h. p. motor	6 in. centrifugal	Direct	Fruit.	Pumps from Cache Creek.
Sacramento Valley Sugar Company	1912	150 h. p. motor	15 in. centrifugal	Direct	Sugar beets	7 wells. Not operating in 1914.
Harry Daniels	1912	25 h. p. gas engine	8 in. centrifugal	Belt	Sugar beets and grain	4 wells. Not operating in 1914.
Sacramento Valley Sugar Company	1912	100 h. p. motor	12 in. centrifugal	Direct	Sugar beets	3 wells. Not operating in 1914.
Sacramento Valley Sugar Company	1912	100 h. p. motor	12 in. centrifugal	Direct	Sugar beets	Pumps from Cache Creek or well.
Sacramento Valley Sugar Company	1912	75 h. p. motor	12 in. centrifugal	Belt	Alfalfa, fruit and vegetables.	
W. E. Proctor	1912	7 1/2 h. p. motor	3 in. centrifugal	Belt	Alfalfa.	
Chas. Laugenour	1912	50 h. p. motor	10 in. centrifugal	Belt	Sugar beets and alfalfa	2 operating in 1914.
Alameda Sugar Beet Company	1912	25 h. p. motors, 4	4 mult. stage cent.	2 direct, 2 belt.		
Wm. Zimmerman	1912	35 h. p. motor	8 in. centrifugal	Belt	Alfalfa.	Includes domestic use.
H. E. Coil	1912	35 h. p. motor	10 in. centrifugal	Direct	Alfalfa.	
City of Woodland	1912	50 h. p. motor	8 in. centrifugal	Direct	Lawns	
Warner, Stidger & Kennah	1912	35 h. p. motor	8 in. centrifugal	Belt	Alfalfa	Pumps from Willow Slough.
O. M. Coburn	1912	20 h. p. motor	7 in. centrifugal	Belt	Alfalfa	Pumps from Willow Slough.
Sacramento Valley Sugar Company	1912	100 h. p. motor	12 in. centrifugal	Direct	Sugar beets	6 wells. Not operating in 1914.
H. Gerneshausen	1912	7 1/2 h. p. motor	4 in. centrifugal	Belt	Alfalfa.	Includes domestic use.
G. H. Hecke	1912	5 h. p. motor	3 in. centrifugal	Belt	Trees	



TABLE 35—Continued.

Owner	Year of install- ation	Power	Pump	Con- nect- tion	Crop being irrigated	Notes
Morris & Lewis	1912	50 h. p. motor	10 in. centrifugal	Belt	Alfalfa and vegetables.	3 wells.
A. Y. Dick	1913	75 h. p. motor	10 in. centrifugal	Belt	Alfalfa	
W. B. Jennings	1913	50 h. p. motor	10 in. centrifugal	Direct	Alfalfa.	
Woodland Cemetery	1913	7½ h. p. motor	2 in. centrifugal	Direct	Lawn.	
Ios Kerr	1913	7½ h. p. motor	2 in. centrifugal	Belt	Alfalfa and vegetables.	Pumps from Willow Slough. Pumps from Willow Slough. Not operating in 1914.
J. W. Considine	1913	15 h. p. motor	6 in. centrifugal	Direct	Alfalfa.	
D. E. McGriff	1913	75 h. p. motor	12 in. centrifugal	Direct	Sugar beets and alfalfa.	
Wirt Nelson Est.	1913	30 h. p. motor	12 in. centrifugal	Direct	Vines.	
S. and H. Hiddleston	1913	85 h. p. motor	8 in. centrifugal	Belt	Alfalfa	Pumps from Willow Slough. Pumps from Willow Slough. Not operating in 1914.
A. D. Safford	1913	20 h. p. motor	12 in. mult. st. cent.	Belt	Alfalfa	
Alameda Sugar Beet Company	1913	150 h. p. motor	12 in. centrifugal	Belt	Sugar beets	
J. E. Scarlett	1913	50 h. p. motor	10 in. centrifugal	Belt	Alfalfa and fruit.	
J. P. Raiche	1913	7½ h. p. motor	4 in. centrifugal	Direct	Alfalfa and vegetables.	3 wells. Pumps from Sacramento River. Pumps from Sacramento River. Pumps from sump receiving water from Cache Creek through siphon.
Richard Fisher	1913	10 h. p. motor	4 in. centrifugal	Direct	Alfalfa.	
G. P. Hatcher	1913	30 h. p. motor	8 in. centrifugal	Belt	Alfalfa.	
R. L. Harter	1913	20 h. p. motor	8 in. centrifugal	Direct	Alfalfa.	
W. C. Hadley	1913	20 h. p. motor	8 in. centrifugal	Belt	Alfalfa.	3 wells. Pumps from Sacramento River. Pumps from Sacramento River. Pumps from sump receiving water from Cache Creek through siphon.
Hayden Bros.	1913	30 h. p. motor	8 in. centrifugal	Direct	Alfalfa and fruit.	
R. E. Fisher	1913	25 h. p. gas engine	8 in. centrifugal	Direct	Alfalfa	
John Collier & Sons	1913	30 h. p. motor	8 in. centrifugal	Belt	Alfalfa	
Johnson & Buerl	1913	20 h. p. motor	12 in. centrifugal	Belt	Fruit and alfalfa.	Includes domestic use. Gas engine had been used for sev- eral years previously. 5 wells. Includes domestic use.
Yolo Orchard Company	1913	100 h. p. motor	12 in. centrifugal	Belt	Alfalfa and fruit.	
Roy Coll	1913	50 h. p. motor	10 in. centrifugal	Direct	Alfalfa.	
Fred Kent	1913	20 h. p. motor	7 in. centrifugal	Belt	Vegetables.	
A. Chivino	1913	10 h. p. motor	4 in. centrifugal	Belt	Alfalfa and vegetables.	Includes domestic use. Gas engine had been used for sev- eral years previously. 5 wells. Includes domestic use.
Ned Kerr	1913	7½ h. p. motor	3 in. centrifugal	Belt	Vegetables and fruit.	
H. J. N. Rasmussen	1913	5 h. p. motor	2 in. centrifugal	Direct	Alfalfa.	
C. N. Farls	1914	50 h. p. motor	10 in. centrifugal	Direct	Vegetables	
Martinnell & Co.	1914	20 h. p. motor	6 in. centrifugal	Belt	Vegetables	Includes domestic use. Gas engine had been used for sev- eral years previously. 5 wells. Includes domestic use.
O. A. Lowe	1914	50 h. p. motor	10 in. centrifugal	Direct	Alfalfa	
Geo. Zane	1914	5 h. p. motor	2 in. power	Direct	Vegetables	
C. P. Green	1914	25 h. p. motor	7 in. centrifugal	Belt	Alfalfa.	
C. H. Steinberg	1914	20 h. p. motor	7 in. centrifugal	Belt	Alfalfa.	Includes domestic use. Gas engine had been used for sev- eral years previously. 5 wells. Includes domestic use.
R. B. Green	1914	10 h. p. motor	4 in. centrifugal	Belt	Alfalfa and fruit.	



L. L. Williams.....	1914	5 h.p. motor	2 in. centrifugal	Belt	Vegetables and fruit.	
Wm. Morton .....	1914	7½ h.p. motor	3 in. centrifugal	Belt	Vegetables.	
Emil Simon .....	1914	20 h.p. motor	6 in. centrifugal	Belt	Alfalfa.	
W. H. Browning.....	1914	5 h.p. motor	2 in. centrifugal	Direct	Fruit	Includes domestic use.
Jas. Furrington .....	1914	5 h.p. motor	2 in. centrifugal	Belt	Fruit	Includes domestic use.
J. D. Stevens.....	1914	5 h.p. motor	2 in. centrifugal	Direct	Fruit	Includes domestic use.
H. P. Eakle.....	1914	15 h.p. motor	6 in. centrifugal	Belt	Alfalfa and vegetables	Gas engine used previously. Includes domestic use.
G. B. Isham.....	1914	5 h.p. motor	2 in. centrifugal	Belt	Fruit	Includes domestic use.
G. A. Jordan.....	1914	50 h.p. motor	10 in. centrifugal	Direct	Alfalfa.	
Herman Roth .....	1914	50 h.p. motor	10 in. centrifugal	Direct	Alfalfa.	
T. Oliver .....	1914	5 h.p. motor	2 in. centrifugal		Alfalfa.	
M. E. Dole.....	1914	15 h.p. motor			Alfalfa.	

## COST OF IRRIGATING AND HANDLING ALFALFA IN SACRAMENTO VALLEY IN 1914.

Records were kept in 1914 of the cost of irrigating and handling alfalfa in the sections of Sacramento Valley where alfalfa duty of water determinations were being made. The items included covered the cost of cutting, raking, shocking, stacking and baling. The average total cost of the first four of these items was \$1.88 per ton. The cost of baling in Sacramento Valley ranges from \$2 to \$2.25 per ton. The prevailing prices of labor in Sacramento Valley are \$2 to \$2.50 per day per man and \$1 per head for stock. The usual price for a man applying water is 25 cents per hour. The full data, with averages for the separate sections and for all of them together, are summarized in the table below.

It should be borne in mind that it is not fair to compare the total irrigation and handling cost per acre for the various sections covered in the investigation without analyzing the data contained in the tables for each particular section. For instance, the highest cost per acre was at Woodland, due principally to the higher charge there for water. The lowest cost was at Willows, where it was found more profitable to pasture the fields after two or three crops had been removed. The cost of applying water at Orland was about double that in other sections, owing to the larger number of irrigations given there. The usual price received for alfalfa in 1914 was \$4 per ton for loose hay and \$6.50 per ton for baled hay.

TABLE 36.  
COST OF IRRIGATING AND HANDLING ALFALFA, SACRAMENTO VALLEY, 1914.

Section	Refer- ence number of tract	Annual cost of irrigation per acre		Total cost of handling crop, per ton of hay						Total seasonal cost of handling crop, per acre	Total of all irrigation and handling costs, per acre	Notes
		Applying water, including cleaning of ditches where this is a factor.	Water charges, or cost of pumping.	Cutting	Raking	Shocking	Stacking	Baling	Moving baled hay			
Woodland	1	\$0 60	\$3 95	\$0 33	\$0 17	\$0 19	\$0 86	\$2 15	\$0 50	\$18 33	\$22 88	2 irrigations; 5 cuttings.
Woodland	2			20	09	27	1 04			5 06	5 06	Not irrigated; three crops raised.
Woodland	3	45	1 84	29	16	16	34	2 15	47	11 76	14 05	2 irrigations; 5 cuttings; buck rake used in stacking.
Woodland	4			35	16	22	77			5 35	5 35	Not irrigated; three cuttings.
Woodland	5	1 92	10 56	39	19	18	72			7 20	19 68	3 irrigations; 5 cuttings; pumping plant.
Woodland	6	40	1 31	33	15	26	80	2 15	1 00	19 12	20 83	1 irrigation; five cuttings; baled hay hauled to car.
Woodland	7	1 11	2 52	23	10	21	87	2 15	1 00	27 66	31 29	2 irrigations; 5 cuttings; baled hay hauled to car.
Woodland	8	32	1 63	25	17	18	1 08			5 46	7 42	2 irrigations; 4 cuttings.
Woodland	9	1 65	5 23	27	13	21	59	2 00	29	15 16	22 04	3 irrigations; 5 cuttings; pumping plant.
Average		\$0 92	\$3 86	\$0 28	\$0 14	\$0 20	\$0 79	\$2 14	\$0 65	\$12 79	\$16 51	
Los Molinos	1	\$1 50	\$2 00	\$0 39	\$0 19	\$0 23	\$1 07			\$12 42	\$15 92	4 irrigations; 5 cuttings.
Los Molinos	2	1 62	2 00	73	29	37	1 02			10 86	14 44	6 irrigations; 6 cuttings.
Los Molinos	3	1 37	2 00	53	22	27	97			9 64	13 01	6 irrigations; 5 cuttings.
Los Molinos	4	1 74	2 00	50	16	27	48			8 58	12 32	4 irrigations; 5 cuttings.
Los Molinos	5	1 97	2 00	33	16	18	86			12 77	16 74	4 irrigations; 5 cuttings.
Los Molinos	6	1 44	2 00	52	26	26	52			7 84	11 28	5 irrigations; 6 cuttings.
Average		\$1 61	\$2 00	\$0 50	\$0 21	\$0 26	\$0 82			\$10 35	\$13 95	
Orland	1	\$2 27	\$2 00	\$0 44	\$0 22	\$0 57	\$0 60			\$9 22	\$13 49	7 irrigations; 5 cuttings.

TABLE 36—Continued.  
COST OF IRRIGATING AND HANDLING ALFALFA, SACRAMENTO VALLEY, 1914.

Section	Referred to under number of tract	Annual cost of irrigation per acre		Total cost of handling crop, per ton of hay						Total seasonal cost of handling crop, per acre	Total of all irrigation and handling costs, per acre	Notes
		Applying water, including cleaning of ditches where this is a factor	Water charges, or cost of pumping	Cutting	Raking	Shocking	Stacking	Baling	Moving baled hay			
Orland	2	3 00	2 00	58	24		1 02			11 32	16 32	38 irrigations; 5 cuttings; cost of raking includes bunching with rake.
Orland	3	1 73	2 00	57	23	20	81			10 90	14 63	8 irrigations; 5 cuttings.
Orland	4	2 10	2 00	55	30	33	96			13 19	17 19	13 irrigations; 5 cuttings.
Orland	5	2 03	2 00	64	26	37	1 03			13 13	18 06	13 irrigations; 5 cuttings.
Orland	6	2 35	2 00	61	27	30	94			11 15	15 50	9 irrigations; 4 cuttings.
Orland	7	61	2 00	32	11	24	88			11 31	18 92	3 irrigations; 4 cuttings.
Average		\$2 14	\$2 00	\$0 53	\$0 23	\$0 34	\$0 80			\$11 46	\$15 59	
Willows	1	\$1.13	\$1.50	\$0 52	\$0 26	\$0 32	\$1 11			\$9 43	\$12 06	10 irrigations; 5 cuttings.
Willows	2	1 01	1 50	75	46	30	1 30			4 84	7 35	9 irrigations; 3 cuttings.
Willows	3	87	1 50	52	28		1 20			8 25	10 62	4 irrigations; 3 cuttings. Cost of raking includes bunching with rake.
Willows	4	1 00	1 50	1 00	57		1 02			4 21	7 61	6 irrigations; 3 cuttings.
Willows	5	1 83	1 50	63	30		1 10			7 32	10 65	4 irrigations; 5 cuttings.
Willows	6	78	3 00	57	27	23	79			9 34	13 12	7 irrigations; 4 cuttings; pumping plant.
Average		\$1 25	\$1 75	\$0 67	\$0 36	\$0 30	\$1 09			\$7 23	\$10 23	
General average		\$1 48	\$2 40	\$0 49	\$0 23	\$0 27	\$0 80			\$10 45	\$14 07	



## INVESTIGATIONS IN SOUTHERN CALIFORNIA.

As heretofore reported, irrigation investigations in southern California are conducted through a special field division under the immediate direction of Mr. C. E. Tait, irrigation engineer. During a portion of the biennium Mr. Tait has been assisted by Wells A. Hutchins, field assistant, and Frank J. Veihmeyer, assistant irrigation engineer. Cooperative relations have been established with the Imperial Valley Experimental Farm of the University of California, of which Walter E. Packard, working under the direction of Professor J. W. Gilmore, head of the division of agronomy of the College of Agriculture, is superintendent. The following data regarding work in southern California are taken from a report submitted by Mr. Tait:

*Investigations of Duty of Water in Imperial Valley.*—Experiments were begun early in 1914, in cooperation with the University of California, to measure the duty of water in Imperial Valley and to determine what becomes of the water applied in irrigation. It is the intention that these experiments shall cover a period of two or more years for each crop studied. The field work during 1914 has been conducted by F. J. Veihmeyer, assistant irrigation engineer, working in conjunction with Walter E. Packard, superintendent of the Imperial Valley Experiment Station of the University of California.

It is generally realized that a knowledge of the duty of water in Imperial Valley is of much value, not only to that section but to others in California and throughout the southwest. Land holdings there are large and water is comparatively cheap, consequently much of the irrigation in the past has been carelessly done. This section has some peculiar conditions not generally found in the irrigated districts throughout the West. The soils are tight and they take water slowly. The irrigation season extends throughout the year. The summers are very hot, the atmosphere is dry, and evaporation is excessive. With rather meagre information regarding the water requirements of plants in such a country, the contracts between the California Development Company and the Imperial mutual water companies established 4 acre-feet per acre as the limit of average use of water in the territories of the mutual companies. The United States Government accepted this standard in fixing the requirements for making final proof for the lands under the Desert Act. A few years ago Imperial Water Company No. 1, in order to expand its irrigated area, amended its by-laws, making 4 acre-feet sufficient for  $1\frac{1}{4}$  acres of land. The economical use of water is to be urged in view of danger of damage to the land following an excessive use of water, the possibility of extending the irrigated area without increasing the supply of water, and the direct saving to the land owners in the purchase of water.

In 1906 the average use of water on 120,000 acres of land under Imperial water companies Nos. 1, 4, 5, and 7 was 2.04 acre-feet per acre. At that time a large portion of the land was growing barley as a temporary crop. Much of the barley has now given place to alfalfa, cotton, and cantaloupes. Many of the barley growers use only 1 acre-foot per acre, as shown by the water company charges. Alfalfa requires more water than any other crop, and the company records indicate that from 3 to 4 acre-feet is used for its production. The change from grain to alfalfa has brought an increased use of water and the average duty in 1913 was approximately 2.25 acre-feet per acre. It has also brought about a different distribution of the water throughout the year. During the early period the maximum use was in March, when alfalfa, barley, melons, and almost every crop grown except corn was given water. The maximum use in 1913 was in July, when alfalfa must be given a plentiful supply.

It is fortunate that the maximum use of water in Imperial Valley so nearly corresponds with the peak of the annual flow in Colorado River, which occurs year after year, without fail, during the latter half of June.

Mr. R. S. Carberry, superintendent of Imperial Water Company No. 1, states in his annual report for 1912 that seventeen typical farms in the No. 1 territory were selected from which to determine the duty of water for the leading crops, as shown by the companies' water deliveries. The averages in acre-feet of water applied per

acre were: Alfalfa, 4.19; corn, 2.18; cantaloupes, 1.62, and barley, 1.00. Imperial Water Company No. 7 determined the average amount used for alfalfa in its district during 1913 from the water charges to be from 3.5 to 4 acre-feet per acre.

Imperial Valley has a great range of crops that can be grown and some uncertainty yet remains as to what will become established, but alfalfa will no doubt continue to be one of the standards.

The measurements on duty of water now being conducted are primarily to measure the amounts applied to alfalfa, although some measurements may be secured for other crops without interference with the measurements for alfalfa. The tracts selected for measurement represent the several predominating types of soil. The water applied to each tract is being measured in the supply ditch by weir or rating flume, with recording instrument giving a continuous record. Some difficulty was experienced in selecting tracts to fulfill all the requirements. It was desirable to work only on tracts where the alfalfa was to be cut for hay. A large majority of the alfalfa in Imperial Valley is pastured. It was necessary that the proper conditions for measurement be found in the supply ditch.

The procedure followed in the Imperial Valley duty of water studies is similar to that followed in duty of water studies in Sacramento Valley. In addition to water measurement, each tract has been surveyed and platted, and the following is being noted: Time and duration of each irrigation; size of stream used per "land" or border check; time required for water to reach lower end of land; drainage facilities, appearance of crop, etc.

In order to ascertain the disposition of the water applied, the percentage of moisture in the soil is being determined for each tract on which the water applied is being measured. Borings with soil auger are made at the upper, middle, and lower portions of two lands on each tract before and after each irrigation. Soil samples are taken at the middle of each foot in depth from these holes down to the sixth foot, or farther if moisture extends below that depth. The percentage of moisture is found by weighing and drying the soil samples, the percentage being calculated on the basis of the weight of the dry soil. The experiments are now being conducted on the farms of John Waterman, W. C. Stearns, Allen Davison, J. W. Smith, and C. R. Wheelock.

*Investigations of Water Companies.*—The investigation of mutual water companies conducted for several seasons with interruptions due to other work has been continued and extended to cover public service companies supplying water for irrigation.

*Investigations of Wells and Seepage in Imperial Valley.*—Two special investigations were conducted in Imperial Valley during the winter of 1913-14, one being the collection of data on the wells and underground waters of the valley and Colorado Desert, and the other a general survey of the valley to secure accurate information on the cause and extent of seeped or water-logged lands which were apparent in certain localities. The purpose of each investigation was twofold; each furnished results of public interest and scientific value as independent projects, while at the same time each was a desirable preliminary to the more extended work being begun on duty of water and soil moisture. The full data on seepage conditions are being held for further study in connection with other investigations, but a summary of the data is given below. The full report on wells, with map, is submitted as an appendix hereto. This report has been prepared under the direction of Mr. Tait by Wells A. Hutchins, by whom the field investigations were made.

The investigations of injury from excessive irrigation water in Imperial Valley were carried on under the direction of Mr. Tait by Frank J. Veihmeyer, assistant irrigation engineer, in conjunction with Walter E. Packard, superintendent of the Imperial Valley Experimental Farm of the University of California. The purpose was to gain a knowledge of the action in the soil of the water applied by irrigation, with a view to determining the best method of so using water that danger will not result.

The crops in certain portions of Imperial Valley have been injured by the formation of a water table, or by saturation of the soil and subsoil. Certain sections, as the slope near the mesa along No. 5 canal on the east side of the valley, and the

bluffs on the west side of Mesquite Lake basin, showed an outcropping of moisture and resultant excess of alkali before irrigation began. In some of these originally affected areas benefit has resulted from irrigation through washing the salts downward, while some of the lands on the edge of the Mesquite Lake basin which were unfit for agricultural purposes in their desert state are now also growing crops. But along No. 5 canal, and in some other places, the application of water, together with seepage from the canal, has apparently aggravated the trouble.

Numerous studies have been made of the soils of Imperial Valley and their character is well known. As pointed out by Mr. Tait, the land was formed as the delta of Colorado River and consequently the soil had its origin in the fine particles of silt which had been carried a long distance by a sluggish current. This accounts for the tightness of the soil and lack of ability to take up moisture readily. The tight soil predominates through the central portion of the valley, but as the slopes are approached on both the east and the west sides, the soil grades to a more sandy type, owing to the intermingling of mountain wash with river sediment.

From the data gathered by Mr. Tait and Mr. Veihmeyer both the clay and the clay loam soils of Imperial Valley have been found to be deficient in absorptive power, while even the loose, sandy soils are so fine in texture that they do not take up moisture as readily as sandy soils elsewhere in the arid region. They have found that moisture sometimes does not reach more than 18 or 24 inches deep in the hard soil after irrigation has been followed for an entire season. On the other hand, it frequently reaches to depths of 10 feet or more in the soft soils. Where the movement of the irrigation water depends on a subsoil of such varying degree of porosity, it is evident that the same method of irrigation should not be followed on all land, but that each type of soil should receive a special treatment. Thus it appears, as Mr. Tait points out, that a knowledge of the subsoil and of the movement of irrigation water should be regarded by the irrigator as invaluable. Land owners know from experience that the hard soils do not retain moisture long and that they must be irrigated frequently with small amounts of water to maintain a proper and uniform condition for good crop production. On the other hand, they find that the intervals between irrigations may be much longer in the case of the soft soils, provided a plentiful amount of water is applied. Thus far most of the irrigators have been guided mainly by the condition of the crops grown and by what is apparent on the surface only; they seldom have any definite knowledge of the condition of the subsoil or the depth to which irrigation water penetrates it.

In reviewing the report of investigations by Mr. Veihmeyer, Mr. Tait advises that in Imperial Valley, as elsewhere, a surface layer of soft soil underlaid with a hard layer may absorb moisture until there is an accumulation or surplus on top of the hard layer, completely saturating the lower portion of that top layer. If water continues to be applied in excess or at a rate greater than the downward movement, this local water table rises. If it approaches to within 2 or 3 feet of the surface and the surface becomes dry, moisture will arise by capillarity and bring with it alkali. This condition exists in some of the localities investigated.

Mr. Tait finds that the damage to the lands in the district supplied by Imperial Water Company No. 5 is due in part to a condition which existed before irrigation was practiced and in part to seepage from the east side canal. Moisture absorbed from rainfall on the east mesa, he states, apparently percolates westward, following the slope of strata which bring it to or near the surface along the canal. The soils there are of the sandy type, the surface generally being overlaid by a hard stratum. This hard stratum arrests the downward movement of seepage water from the canal itself and the water must find an outlet at the surface on the slope below the canal.

Throughout most of Imperial Valley, however, Mr. Tait finds that trouble of the nature described above has not been experienced. He states that if water can be applied to the land in amounts sufficient to produce a good growth of plant and crop, yet so sparingly as to prevent an accumulation of moisture in any part of the subsoil, there need be no fear of damage to lands throughout the valley by seepage and alkali; while those areas that have been damaged in a large measure through



a natural condition existing without irrigation may be reclaimed by special methods.

The problem of preventing seepage of land and its resultant damage by alkali is very largely one of the proper and economical use of irrigation water and it was in this relation to the use of water that this investigation was undertaken by Mr. Tait. The information obtained should enable a more intelligent application of water than has been practiced heretofore, and it gives a record of a condition, to be checked by further investigation in the future, which will plainly determine whether the damage is merely of local nature and extent in certain portions of the valley or whether it will likely become general.

*Irrigation Development in Southern California.*—In connection with other duties in irrigation investigations, an effort is made to keep in touch with the general progress of California irrigation development. Mr. Tait submits the following statement from southern California:

"Among the more important developments now in progress in southern California are the activities of a number of the cities toward securing increased water supplies for future growth and for leasing water for irrigation until its use by the cities becomes necessary. The largest of these undertakings, the Los Angeles aqueduct, is now completed. The aqueduct furnishes enough water for the irrigation of 135,000 acres of land on the basis of 1 miner's inch for 7.5 acres, the average duty of water near the city, where the crops include citrus, deciduous and small fruits, walnuts, garden truck and alfalfa. Plans for the utilization of the water brought by the aqueduct from Owens River have not matured as rapidly as was anticipated, but steps are now being taken by land owners in San Fernando and other valleys adjacent to the city to perfect district organizations for the use of the water by irrigation.

"San Diego is now engaged in a movement to secure a more adequate water supply for the future. The reservoir and distributing system of the Southern California Mountain Water Company have been purchased by the city. This includes Moreno and Upper and Lower Otay reservoirs and Barrett reservoir site on which the city may construct a storage dam. Plans are now being discussed for the purchase of water rights, reservoir sites and rights of way for making the surplus flood waters of San Diego and San Luis Rey rivers available for use by the city.

"Santa Barbara is another city that has adopted the policy of building in advance of actual necessity. A tunnel to serve the dual purpose of collecting seepage waters and of a conduit for water from Santa Ynez River to Santa Barbara, was recently completed through the Santa Ynez range. Gibraltar dam is now being constructed on the river to impound flood waters which may be drained through the tunnel to the city and valleys bordering Santa Barbara Channel.

"No irrigation projects of great magnitude have been instituted in the coastal region during the past two years, but interest has been stimulated in the storage of flood waters in connection with flood protection. Storm waters are spread over the the gravel beds stretching below the canyons of the more important streams to bring about the absorption of the waters to augment the subterranean reservoirs being drawn on by pumping from wells. This kind of storage is practiced on Santa Ana River and on Lytle, San Antonio, and Santiago creeks, and similar work is contemplated for San Gabriel and San Jacinto rivers. This work has resulted in much benefit to the agricultural sections relying on underground waters fed from these streams for irrigation. The possibility of impounding flood waters by dams in mountain canyons is being seriously discussed for San Gabriel River and streams in San Diego County."

The irrigated area continues to be gradually extended by the installation of new pumping plants by small cooperative companies and by individuals. Figures furnished by manufacturers of pumps indicate that about 3,000 pumping plants have been installed in the eight southern counties since 1910. Localities where development of this kind is most conspicuous are San Jacinto Valley, West Riverside, Chino, Ventura County and several valleys in San Diego County. Lands in the mountain or elevated orchard districts, such as Victor, Antelope, Yucaipa, and other valleys situated at elevations of 2,500 to 4,000 feet above sea level, are being rapidly



settled or taken up under the Desert Act. Settlers in Victor Valley are making concerted effort to secure government aid for the reclamation of their lands and to consummate a plan for turning the water stored by Arrowhead Reservoir to their lands on the Mojave Desert.

The largest addition to the irrigated area of southern California during the past two years is in Palo Verde and Imperial valleys, where water for irrigation is taken by canals from Colorado River. Palo Verde Valley now has its canal system constructed to cover 45,000 acres and the Palo Verde Mutual Water Company reports that about one half of this area is now being irrigated. Extensions to the canal system of Imperial Water Company No. 5 and the construction of a system by Imperial Water Company No. 3 are adding 100,000 acres to the area already reclaimed in Imperial Valley. This land should receive water within a few years.

Improvement in the character of construction of irrigation works is conspicuous. Some of the canals now being constructed in Imperial Valley are being lined with concrete, a practice that has heretofore been considered too costly for that region. The pumping districts near the coast have been benefited by reductions in rates for electrical power and by the extension of service lines of power companies giving more competition. Gasoline, distillate, and oil engines have been much improved within the last few years and they now permit the use of low grades of fuel oils, giving power for pumping at small cost. Turbine and deep well pumps have been perfected and adapted to the requirements of high pumping lifts, with benefits to sections where the ground water has receded.

#### MISCELLANEOUS DATA ON DUTY OF WATER.

Below are given a number of tables summarizing data on the duty of water in California that have been gathered from time to time, either through original investigation by this office or by search of reports of other investigations. Part of the figures given have already been printed in reports of this office; they are included, however, in order to have assembled in one report all such data collected to date.

TABLE 37.

Summary of miscellaneous data on gross duty of water.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Gross duty, acre-feet per acre	Notes
Shasta Valley:				
Little Shasta River.....	1912	4,498	4.20	Meadow and pasture.
Modoc County:				
Pit River Ditch and Dam Co. <sup>1</sup> .....	1910	950	4.16	Alfalfa, 300 acres; grain, 300 acres; meadow, 350 acres.
Lassen County:				
Lassen Irrigation Co. <sup>1</sup> .....	1910	5,000	2.34	Mostly alfalfa.
Owens Valley:				
Owens River Canal <sup>2</sup> .....	1904	7,000	2.19	Alfalfa, grain, grass.
Bishop Creek Canal <sup>2</sup> .....	1904	8,000	4.31	Alfalfa, 1,500 acres; grain, 1,200 acres; pasture, 4,000 acres; orchards, 60 acres; miscellaneous, 1,240 acres.
Farmers' Canal <sup>2</sup> .....	1904	1,800	5.79	Alfalfa, 500 acres; pasture, 1,300 acres.
McNally Canal <sup>2</sup> .....	1904	7,000	2.69	Mostly grass.
Bishop Creek Association <sup>2</sup> .....	1904	6,600	1.23	
Rawson Canal <sup>2</sup> .....	1904	4,000	2.88	
Dell Canal <sup>2</sup> .....	1904	1,300	5.95	Alfalfa, grain, grass.
Owens River and Big Pine Canal <sup>2</sup> .....	1904	4,000	4.31	Alfalfa, 1,600 acres; pasture, 1,700 acres; grain, 700 acres.
Stevens Canal <sup>2</sup> .....	1904	2,400	2.58	Alfalfa, grain, grass.
Average.....			4.82	
Owens River <sup>2</sup> .....	1909	3,010	8.60	Alfalfa, grain, truck, vines, and miscellaneous.
Placer County:				
South Yuba Water Co. <sup>1</sup> .....	1909	6,900	7.74	Deciduous fruits.
Bear River Water Co. <sup>1</sup> .....	1909	5,000	5.82	Deciduous fruits.
Gold Hill Water Co. <sup>1</sup> .....	1909	2,000	4.02	Deciduous fruits.
Sacramento Valley:				
South Feather Land and Water Co. ....	1912	1,200	5.53	Oranges, olives, and deciduous fruits.
Palermo Land and Water Co. ....	1912	1,900	6.06	Oranges, olives, peaches, and garden truck.
Sutter-Butte Canal Co. ....	1912	14,000	7.53	Rice, alfalfa, deciduous fruits, and miscellaneous.
Stony Creek Irrigation Co. <sup>4</sup> .....	1908	703	6.94	Mostly alfalfa.
Orland Project <sup>4</sup> .....	1910	703	6.82	Mostly alfalfa.
Orland Project <sup>4</sup> .....	1911	2,663	14.72	Mostly alfalfa.
Orland Project <sup>4</sup> .....	1912	4,230	8.05	Mostly alfalfa.
Orland Project <sup>4</sup> .....	1913	6,616	6.12	Mostly alfalfa.
Sacramento Valley Irrigation Co. <sup>6</sup> .....	1910	3,448	9.80	Mostly alfalfa.
Sacramento Valley Irrigation Co. <sup>6</sup> .....	1911	5,800	6.02	Mostly alfalfa.
Colusa Irrigation Co. <sup>1</sup> .....	1909	300	3.08	Alfalfa.
Moore Canal.....	1907	6,958	3.15	Mostly alfalfa.
San Joaquin Valley:				
Modesto Canal.....	1904	6,895	13.18	Alfalfa, deciduous fruits and miscellaneous.
Modesto Canal <sup>6</sup> .....	1905	10,500	7.42	Alfalfa, deciduous fruits and miscellaneous.
Modesto Canal <sup>6</sup> .....	1906	12,685	6.93	Alfalfa, deciduous fruits and miscellaneous.
Modesto Canal <sup>6</sup> .....	1907	14,020	9.61	Alfalfa, deciduous fruits and miscellaneous.
Modesto Canal <sup>6</sup> .....	1909	22,130	6.85	Alfalfa, 16,306 acres; orchards, 561 acres; vines, 2,404 acres; miscellaneous, 2,865 acres.
Modesto Canal.....	1912	38,217	3.85	Alfalfa, orchards, vines, grain, garden, beans, and corn.
Turlock Canal.....	1904	20,000	8.84	Alfalfa, deciduous fruits and miscellaneous.

<sup>1</sup>Data from census 1910.<sup>2</sup>Measurements by U. S. Geol. Survey.<sup>3</sup>Measurements by C. H. Lee.<sup>4</sup>Data from U. S. Recl. Service.<sup>5</sup>Data from company.<sup>6</sup>Data from district.

TABLE 37—Continued.

Summary of miscellaneous data on gross duty of water.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Gross duty, acre-feet per acre	Notes
Turlock Canal <sup>a</sup> -----	1905	28,100	4.66	Alfalfa, deciduous fruits, and miscellaneous.
Turlock Canal <sup>a</sup> -----	1906	32,587	6.32	Alfalfa, deciduous fruits, and miscellaneous.
Turlock Canal <sup>a</sup> -----	1907	47,803	3.95	Alfalfa, deciduous fruits, and miscellaneous.
Turlock Canal <sup>a</sup> -----	1909	47,843	4.84	Alfalfa, 27,136 acres; orchards, 5,458 acres; vines, 4,796 acres; miscellaneous, 10,453 acres.
Turlock Canal <sup>a</sup> -----	1910	64,791	1.95	Alfalfa, 41,845 acres; orchards, 6,143 acres; vines, 4,235 acres; miscellaneous, 12,538 acres.
Turlock Canal <sup>a</sup> -----	1911	71,106	3.45	Alfalfa, 49,751 acres; orchards, 6,295 acres; vines, 3,802 acres; miscellaneous, 11,258 acres.
Turlock Canal-----	1912	93,900	2.52	Alfalfa, orchards, vines, potatoes, grain, melons, corn, and miscellaneous.
Madera Canal-----	1912	10,597	2.68	Alfalfa, orchards, and miscellaneous.
Oakdale and South San Joaquin Canal-----	1912	3,550	9.53	Alfalfa, orchards, and gardens.
Miller & Lux canals-----	1912	55,700	2.46	Alfalfa, 15,000 acres; grain, 3,700 acres; pasture, 39,000 acres.
James pump, Fresno Slough-----	1912	4,402	.58	Alfalfa, 1,232 acres; grain, 2,561 acres; pasture, 111 acres; other, 498 acres.
Helm Ditch-----	1912	1,550	1.18	Alfalfa, 950 acres; grain, 600 acres.
San Joaquin and Kings River Canal	1912	163,350	2.75	Miscellaneous crops.
Blythe Canal-----	1912	8,000	3.08	Pasture.
East Side Canal-----	1912	45,500	2.05	Alfalfa, 2,250 acres; grain, 1,000 acres; pasture, cropped, 3,705 acres; deciduous orchards, 175 acres; vines, 15 acres; miscellaneous, 4,355 acres; flooded grazing land, 35,000 acres.
Patterson pump-----	1912	6,290	2.00	Alfalfa, deciduous fruits, citrus fruits, grain, orchards and alfalfa, orchards and miscellaneous. Record of diversion 's close approximation.
East Side Canal-----	1909	6,000	3.45	Alfalfa, grain and miscellaneous.
Kern County:				
Farmers' Canal, Kern County <sup>b</sup> -----	1909	7,000	7.95	Alfalfa, grain and miscellaneous.
Wasco, Fourth Extension Canal <sup>b</sup> -----	1940	1,940	2.58	Alfalfa, grain and miscellaneous.
Santa Clara Valley:				
Pioneer Canal-----	1904	900	3.34	Mostly prunes and alfalfa.
Pioneer Canal-----	1912	200	4.39	Mostly prunes and alfalfa.
Statler Canal-----	1904	1,961	1.58	Mostly prunes and alfalfa.
Sorosis Canal-----	1904	3,021	1.75	Mostly prunes and alfalfa.
Sorosis Canal-----	1912	150	2.67	Mostly prunes and alfalfa.
Kirk Canal-----	1912	415	2.29	Mostly prunes and alfalfa.
Paul Masson Canal-----	1912	45	7.67	Mostly prunes and alfalfa.

<sup>a</sup>Data from company.

<sup>b</sup>Data from district.

TABLE 37—Continued.

Summary of miscellaneous data on gross duty of water.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Gross duty, acre-feet per acre	Notes
Santa Clara River Valley:				
Camulos Ditch .....	1912	40	1.27	Alfalfa, 150 acres; deciduous fruits, 190 acres; citrus fruits, 60 acres.
Hardgrave & Comfort Ditch.....	1912	470	5.50	Alfalfa, 315 acres; citrus fruits, 5 acres; miscellaneous, 350 acres.
Pirn Water Co. ....	1912	376	3.77	Deciduous fruits, 160 acres; citrus fruits, 216 acres.
South Side Improvement Co.....	1912	1,400	1.76	Deciduous fruits, 700 acres; citrus fruits, 700 acres.
Stringtown & Carmiele Ditch.....	1912	350	5.87	Alfalfa.
Sespe Land and Water Co.....	1912	40	15.10	Alfalfa.
Fillmore Irrigation Co.....	1912	1,674	2.00	Alfalfa, 58 acres; deciduous fruits, 119 acres; citrus fruits, 1,497 acres.
Hardison Ranch Co. ....	1912	109	1.39	Alfalfa, 2 acres; citrus fruits, 90 acres; vineyard, 2 acres; miscellaneous, 15 acres.
Turner Ditch .....	1912	187	7.98	Alfalfa, 12 acres; deciduous fruits, 62 acres; citrus fruits, 74 acres; beans, 37 acres; miscellaneous, 2 acres.
Atmore Ditch .....	1912	150	4.65	Alfalfa, 110 acres; deciduous fruits, 25 acres; citrus fruits, 15 acres. Seasonal flow estimated.
Interurban Land and Water Co. (Carmiele Ditch) .....	1912	1,112	1.34	Alfalfa, 350 acres; deciduous fruits, 380 acres; citrus fruits, 354 acres; beans, 28 acres.
Santa Clara Water and Irrigation Co. (Farmers' Ditch).....	1912	1,734	2.70	Alfalfa, 10 acres; deciduous and citrus fruits, 348 acres; beans, 896 acres; miscellaneous, 116 acres; other, 334 acres.
Interurban Land and Water Co. (River Street Ditch).....	1912	1,536	2.32	Alfalfa, 260 acres; deciduous fruits, 1,266 acres; citrus fruits, 20 acres; beans, 50 acres.
Santa Paula Water Works.....	1912	1,628	1.89	Deciduous fruits, 880 acres; citrus fruits, 748 acres.
Santa Clara Water and Irrigation Co. (Saticoy division) .....	1912	4,414	1.42	Alfalfa, 173 acres; deciduous fruits, 374 acres; citrus fruits, 155 acres; beans 3,691 acres; miscellaneous, 111 acres.
Santa Ana River Valley:				
Old Town Ditch .....	1912	2,700	2.45	Citrus fruits.
Crafton Water Co. ....	1912	1,800	2.43	Citrus fruits.
Bear Valley Mutual Water Co.....	1912	15,060	2.00	Citrus fruits.
City Creek Water Co.....	1912	320	2.11	Citrus fruits.
Average .....			2.11	
McKenzie Ditch .....	1912	432	2.04	Alfalfa and truck.
Shay Ditch .....	1912	175	3.71	Alfalfa and truck.
Warm Creek .....	1912	200	6.45	Mostly alfalfa.
Average .....			3.50	
Fontana Development Co. et. al..	1912	15,000	1.31	Citrus fruits, 12,800 acres; alfalfa, 800 acres; miscellaneous, 1,400 acres.
Average .....			1.31	



TABLE 37—Continued.

## Summary of miscellaneous data on gross duty of water.

Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Gross duty, acre-feet per acre	Notes
Riverside Water Co. ....	1912	9,300	2.91	Citrus fruits, 4,500 acres; alfalfa, 3,900 acres; miscellaneous, 258 acres; other, 342 acres.
Jurupa Canal .....	1912	785	2.96	Citrus fruits, 120 acres; alfalfa, 465 acres; miscellaneous, 200 acres.
Gage Canal Co. ....	1912	9,249	1.83	Citrus fruits. Diversion estimated.
Alvitzes Ditch .....	1912	800	3.43	Alfalfa and truck.
Average .....			2.44	
Lower Legage Ditch .....	1912	150	4.01	Mainly alfalfa.
Upper Legage Ditch .....	1912	75	4.00	Mainly alfalfa.
Durkee Ditch .....	1912	300	4.00	Mainly alfalfa.
Fraser Ditch .....	1912	100	4.00	Alfalfa and truck.
Euqua Ditch .....	1912	200	3.00	Alfalfa.
Average .....			3.76	
Santa Ana River Valley:				
Santa Ana Valley Canal .....	1912	17,000	1.91	Citrus fruits, walnuts, apricots, and miscellaneous.
Anaheim Union Canal .....	1912	13,000	2.07	Citrus fruits, walnuts, and miscellaneous.
Average .....			1.93	
Southern California:				
California Domestic Water Co. ....	1909	10,000	2.17	Oranges, lemons, and walnuts.
Euclid Avenue Water Co. ....	1909	165	1.30	Oranges.
Imperial Valley:				
Colorado River <sup>7</sup> .....	1906	127,423	1.89	Barley, 102,000 acres; alfalfa, 13,500 acres; cantaloupes, 1,175 acres; grapes, 450 acres; miscellaneous, 10,298 acres.
Imperial Water Co. No. 17 .....	1903	70,000	1.81	Alfalfa, barley, vines, corn, and truck.
Imperial Water Co. No. 17 .....	1910	90,911	2.60	Alfalfa, 43,503 acres; grain, 27,064 acres; vines, 1,539 acres; miscellaneous, 18,835 acres.
Imperial Water Co. No. 17 .....	1911	99,372	2.76	Alfalfa, 44,232 acres; grain, 28,897 acres; vines, 1,352 acres; miscellaneous, 25,051 acres.
Imperial Water Co. No. 17 .....	1912	160,681	3.16	Alfalfa, 47,116 acres; grain, 26,241 acres; vines, 926 acres; miscellaneous, 26,393 acres.
Imperial Water Co. No. 17 .....	1913	100,681	3.35	Alfalfa, 59,279 acres; barley, 19,257 acres; corn, 12,983 acres; cotton, 4,741 acres; melons, 3,125 acres; asparagus, 341 acres; vines, 910 acres; other, 75 acres.
Imperial Water Co. No. 47 .....	1903	15,000	1.62	Cantaloupes, alfalfa, barley, corn, and truck.
Imperial Water Co. No. 47 .....	1913	17,500	3.38	Cantaloupes, alfalfa, barley, corn, vegetables, and fruits.
Imperial Water Co. No. 57 .....	1906	25,000	2.62	Alfalfa, corn, and barley.
Imperial Water Co. No. 57 .....	1913	47,925	4.21	Alfalfa, cotton, corn, barley, and miscellaneous.
Imperial Water Co. No. 67 .....	1913	17,900	2.95	Barley, cotton, corn, and alfalfa.
Imperial Water Co. No. 77 .....	1906	10,000	2.13	Alfalfa and diversified.
Imperial Water Co. No. 77 .....	1913	16,000	3.82	Alfalfa, 75 per cent; remainder diversified.
Imperial Water Co. No. 87 .....	1913	24,000	3.74	Alfalfa, 50 per cent; melons, cotton, corn, barley, and grapes.
Imperial Water Co. No. 127 .....	1913	12,000	2.51	Cotton, 50 per cent; alfalfa, barley, and corn.
Imperial South Side Water Co. <sup>7</sup> .....	1913	16,000	2.73	Alfalfa, 50 per cent; corn, cotton, and barley.

<sup>7</sup>Data from company or companies.

TABLE 38.

Summary of miscellaneous data on net duty of water for alfalfa.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acceage	Depth of water applied, feet	Notes
Little Shasta Valley:				
Pumping plant, Stalleup farm.....	1912	310	9.03	
Napa Valley:				
Pumping from Napa Creek.....	1911	36	2.17	Measurement on Forbes farm.
Sacramento Valley:				
Sutter-Butte Canal Co.....	1912	18	2.72	Measurement on Van Note farm.
Stony Creek Irrigation Co.....	1907	124	4.50	Measurement on five farms.
Pumping plants at Dixon.....	1907	68	2.38	Measurement on three farms.
San Joaquin Valley:				
Modesto Canal .....	1909	80	1.80	Measurement on Beard tract.
Modesto Canal .....	1910	521	1.90	Measurement on seven farms.
Turlock Canal .....	1909	609	3.38	Measurement on nine farms.
Pumping plant at Madera.....	1910	500	4.74	Measurement on Sayre farm.
Pumping plant at Fresno.....	1910	60	5.10	Measurement on Uridge farm.
San Joaquin and Kings River Canal <sup>1</sup>	1906-7	58,769	1.89	
San Joaquin and Kings River Canal <sup>1</sup>	1907-8	61,197	2.23	
San Joaquin and Kings River Canal <sup>1</sup>	1910-1	68,313	1.72	
San Joaquin and Kings River Canal <sup>1</sup>	1910	534.5	1.75	Covers eleven farms.
San Joaquin and Kings River Canal <sup>1</sup>	1911	255	1.49	Covers seven farms.
San Joaquin and Kings River Canal <sup>1</sup>	1912	633.8	1.95	Covers seven farms.
East Side Canal .....	1908	1,179.5	1.70	Measurement on eleven farms.
Southern California:				
Riverside Water Co.....	1912	10	4.45	Measurement on Harris farms.
Riverside Water Co.....	1912	29	4.38	Measurement on H. Harris farm.
Pumping plants at Pomona and Chino .....	1905	287	2.30	Measurement on seven farms.
Pumping plants at Pomona and Chino .....	1908	218	2.40	Measurement on seven farms.

Data from company.

TABLE 39.

Summary of miscellaneous data on net duty of water for citrus fruits.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Depth of water applied, feet	Notes
<b>Sierra Foothills:</b>				
Palermo Land and Water Co.....	1912	26	.92	
Palermo Land and Water Co.....	1912	10.5	1.64	
Palermo Land and Water Co.....	1912	11	1.75	
Pleasant Valley Canal.....	1901	38	1.55	
Lindsay Water Development Co....	1898	510.6	1.00	
Lindsay Water Development Co....	1899	510.6	1.63	
Lindsay Water Development Co....	1900	510.6	1.50	
Lindsay Water Development Co....	1901	510.6	1.14	
<b>Sacramento Valley:</b>				
Stony Creek Irrigation Co.....	1907	2	1.76	
Orland Project .....	1914	10.3	.62	Young oranges.
<b>San Joaquin Valley:</b>				
Pioneer Canal .....	1901	247	2.00	
<b>Southern California:</b>				
Gage Canal Co., District No. 1 <sup>1</sup> ....	1899	3,959	2.32	
Gage Canal Co., District No. 1 <sup>1</sup> ....	1900	3,614	2.43	
Gage Canal Co., District No. 1 <sup>1</sup> ....	1901	3,614	2.07	
Gage Canal Co., District No. 2 <sup>1</sup> ....	1899	2,871	2.23	
Gage Canal Co., District No. 2 <sup>1</sup> ....	1900	3,237	2.12	
Gage Canal Co., District No. 2 <sup>1</sup> ....	1901	3,237	2.03	
Gage Canal Co., District No. 3 <sup>1</sup> ....	1899	530	1.78	
Gage Canal Co., District No. 3 <sup>1</sup> ....	1900	650	1.63	
Gage Canal Co., District No. 3 <sup>1</sup> ....	1901	650	1.39	
Gage Canal Co., District No. 3 <sup>1</sup> ....	1901	108.3	2.00	
Average <sup>1</sup> .....			2.00	
Gage Canal Co. <sup>1</sup> .....	1897	20	1.31	
Gage Canal Co. <sup>1</sup> .....	1898	30	1.86	
Gage Canal Co. <sup>1</sup> .....	1899	30	1.59	
Gage Canal Co. <sup>1</sup> .....	1900	30	1.56	
Gage Canal Co. <sup>1</sup> .....	1901	30	1.75	
Gage Canal Co. <sup>1</sup> .....	1902	30	1.64	
Gage Canal Co. <sup>1</sup> .....	1903	30	1.55	
Gage Canal Co. <sup>1</sup> .....	1904	30	1.66	
Gage Canal Co. <sup>1</sup> .....	1905	30	1.19	
Gage Canal Co. <sup>1</sup> .....	1906	30	1.37	
Gage Canal Co. <sup>1</sup> .....	1907	30	1.46	
Average .....			1.54	
<b>Gage Canal and Riverside Water Companies<sup>1</sup> .....</b>				
.....	1899-			
.....	1905	80,667	2.25	
Riverside Water Co. <sup>1</sup> .....	1901-			
.....	1908	9,000	2.29	
Riverside Water Co. ....	1912	31.5	4.10	
Riverside Water Co. ....	1912	19	2.58	
Santa Ana Valley Canal.....	1912	20	1.79	
Santa Ana Valley Canal.....	1912	18.4	1.52	
Pumping plants at Pomona.....	1905	319.2	.80	
Del Monte Irrigation Co. <sup>1</sup> .....	1906	2,000	.73	
Del Monte Irrigation Co. <sup>1</sup> .....	1907	2,000	1.10	
Del Monte Irrigation Co. <sup>1</sup> .....	1908	2,000	.73	
Del Monte Irrigation Co. <sup>1</sup> .....	1909	2,000	.73	
Palomares Irrigation Co. <sup>1</sup> .....	1906	600	.71	
Palomares Irrigation Co. <sup>1</sup> .....	1907	600	.83	
Palomares Irrigation Co. <sup>1</sup> .....	1908	600	.83	
Palomares Irrigation Co. <sup>1</sup> .....	1909	600	.83	

<sup>1</sup>Data from company.

TABLE 40.

Summary of miscellaneous data on net duty of water for deciduous orchards and vineyards.

Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Depth of water applied, feet	Notes
Sierra Foothills:				
South Yuba Water Co. <sup>1</sup> .....	1909	5,900	2.62	
Bear River Canal <sup>1</sup> .....	1909	5,000	2.32	
Sacramento Valley:				
Palermo Land and Water Co. ....	1912	33	.75	Prunes.
Palermo Land and Water Co. ....	1912	10.5	1.64	Olives.
Palermo Land and Water Co. ....	1912	10	.80	Olives and peaches.
Orland Project .....	1914	14.2	.25	Young almonds.
Yolo Water and Power Co. ....	1913	14.2	2.29	Prunes.
San Joaquin Valley:				
Turlock Canal .....	1909	37.8	.38	One irrigation.
Pumping plants at Madera.....	1910	222	.86	Two irrigations.
Fresno Canal .....	1910	160	.49	One irrigation.
San Joaquin and Kings River Canal <sup>1</sup>	1906-1907	104	2.64	
San Joaquin and Kings River Canal <sup>1</sup>	1907-1908	15	2.38	
Pumping plants at Friant.....	1912	20	.83	Two irrigations.
Pumping plants at Friant.....	1912	150	.63	
Southern California:				
Santa Ana Valley Canal.....	1912	15	4.83	Walnuts.
Santa Ana Valley Canal.....	1912	21	3.18	Walnuts.

<sup>1</sup>Data from company.

TABLE 41.

Summary of miscellaneous data on net duty of water for corn and grain.

Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Depth of water applied, feet	Notes
Sacramento Valley:				
Yolo Water and Power Co., <sup>1</sup> and pumping plants .....	1913	2,419	1.11	Grain.
San Joaquin Valley:				
San Joaquin and Kings River Canal <sup>1</sup>	1906-1907	9,695	.74	Grain.
San Joaquin and Kings River Canal <sup>1</sup>	1907-1908	16,437	.84	Grain.
San Joaquin and Kings River Canal <sup>1</sup>	1906-1907	1,987	2.13	Corn.
San Joaquin and Kings River Canal <sup>1</sup>	1907-1908	2,242	1.65	Corn.
San Joaquin and Kings River Canal <sup>1</sup>	1910-1911	2,385	1.38	Corn.
San Joaquin and Kings River Canal <sup>1</sup>	1910-1911	16,594	.96	Grain.

<sup>1</sup>Data from company.



TABLE 42.

Summary of miscellaneous data on net duty of water for miscellaneous crops.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Depth of water applied, feet	Notes
Modoc County:				
Pit River Ditch and Dam Co. <sup>1</sup> .....	1910	950	3.75	Alfalfa, 300 acres; grain, 300 acres; meadow, 350 acres.
Lassen County:				
Lassen Irrigation Co. <sup>1</sup> .....	1910	5,000	2.07	Mostly alfalfa.
Nevada County:				
Newtown Ditch Co. <sup>1</sup> .....	1910	85	3.52	Mostly alfalfa.
Sierra Foothills:				
Brown's Valley Canal <sup>1</sup> .....	1909	1,750	1.74	Clover, 470 acres; alfalfa, 100 acres; fruit, 170 acres; pasture, 800 acres; miscellaneous, 210 acres.
American Canyon Water Co. <sup>2</sup> .....	1911	4,000	.75	Peaches, grapes, oranges, and olives.
Owens Valley:				
Oak Creek <sup>3</sup> .....	1909	606	6.83	Alfalfa, 152 acres; barley, 187 acres; corn, 157 acres; pasture, 65 acres; potatoes, 7 acres; vines, 5 acres; other, 33 acres.
Little Shasta Valley:				
Springs .....	1912	165	7.35	Meadow and pasture.
Sacramento Valley:				
Stony Creek Irrigation Co. <sup>4</sup> .....	1908	703	3.41	Mostly alfalfa.
Colusa Irrigation Co. <sup>1</sup> .....	1909	300	3.08	Mostly alfalfa.
San Joaquin Valley:				
Tule River .....	1901	1,610	2.20	Alfalfa, 255 acres; citrus fruit, 1,054 acres; deciduous fruit, 204 acres, miscellaneous, 97 acres.
San Joaquin and Kings River Canal <sup>2</sup>	1903-			
	1907	74,954	1.55	Diversified crops.
San Joaquin and Kings River Canal <sup>2</sup>	1907-			
	1908	91,051	1.94	Diversified crops.
San Joaquin and Kings River Canal <sup>2</sup>	1911	320	3.21	Grass, 2 farms.
San Joaquin and Kings River Canal <sup>2</sup>	1912	435	2.35	Grass, 3 farms.
Pumping plants, San Joaquin River bottoms .....	1912	342	.97	Six pumping plants. Alfalfa, 161 acres; deciduous fruits, 150 acres; vines, 31 acres. Diversion estimated.

<sup>1</sup>Data from census, 1910.

<sup>2</sup>Data from company.

<sup>3</sup>Measurements by C. H. Lee.

<sup>4</sup>Data from U. S. Recl. Service.

TABLE 42—Continued.

Summary of miscellaneous data on net duty of water for miscellaneous crops.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and source of supply	Year	Acreage	Depth of water applied, feet	Notes
Santa Clara Valley:				
Pumping plants -----	1904	2,272	1.13	Miscellaneous fields crops and deciduous fruits.
Kirk Ditch Co. -----	1912	412	1.60	Mostly orchards.
Pajaro Valley:				
Pumping plants -----	1909	776	3.75	Berries; duty estimated.
Salinas Valley:				
Salinas River and wells -----	1899			
	1900	1,316	1.32	Sugar beets.
Salinas River -----	1900	353	1.23	Sugar beets.
Santa Clara River Valley:				
Pumping plants -----	1912	2,471	.55	Six pumping plants. Walnuts, 893 acres; beans, 752 acres; citrus fruits, 826 acres.
Southern California:				
Pomona Irrigation Co. <sup>2</sup> -----	1906	2,500	.39	Citrus fruits, 50 per cent; deciduous fruits and diversified.
Pomona Irrigation Co. <sup>2</sup> -----	1907	2,500	.44	Citrus fruits, 50 per cent; deciduous fruits and diversified.
Pomona Irrigation Co. <sup>2</sup> -----	1908	2,500	.51	Citrus fruits, 50 per cent; deciduous fruits and diversified.
Pomona Irrigation Co. <sup>2</sup> -----	1909	2,500	.48	Citrus fruits, 50 per cent; deciduous fruits and diversified.

<sup>2</sup>Data from company.

#### MISCELLANEOUS DATA REGARDING TIME OF DIVERSIONS.

In connection with recent duty of water and other irrigation studies a considerable amount of information has been collected showing the monthly diversions of canals and the monthly use of water by irrigators. As such information is of value to those planning irrigation systems, whether for a project or a farm, a summary of it is given in the tables following. The data for canals are from representative systems extending from Shasta to Imperial valleys; those for individual farms are from Sacramento Valley only. A number of years should of course be covered to make the data conclusive because use changes from year to year with the wetness or dryness of the seasons.

TABLE 43.  
Summary of miscellaneous data on monthly diversions of canals.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and canal	Year	Average irrigated	Total acre feet diverted	Per cent of total water diverted each month												Crops irrigated, acres
				January	February	March	April	May	June	July	August	September	October	November	December	
Shasta Valley: <sup>1</sup>																
Terwilliger No. 1	1912	180	291					22	31	29	7	11				Alfalfa and meadow.
Terwilliger No. 2	1912		2,330					15	14	21	22	15	13			
Soule and Terwilliger	1912	365	2,403					21	20	16	14	13	16			Meadow and pasture.
Company	1912	625	3,079					26	23	17	10	11	13			Meadow and miscellaneous.
Babcock, Soule and Martin	1912	418	2,166					21	33	21	4	5	16			
Hart and Haight	1912		435					29	28	17	15	9	2			
Hart and Hoyt	1912	1,665	2,088					19	19	16	16	8	22			Meadow and pasture.
Evans	1912		1,118					16	17	16	17	17	17			Meadow.
Smith	1912	100	636					55	38	1		6				
Haight, Dexter and Kegg	1912	645	2,508					19	20	13	13	17	18			
Kegg	1912	170	964					16	17	16	17	17	17			
Martin	1912	105	1,446					18	18	16	16	16	16			
Dimick	1912	15	70						32	24	19	11	14			
Sacramento Valley:																
Groville Water Company <sup>2</sup>	1909	880		6	6	6	6	12	8	12	12	12	6	6		Deciduous and citrus fruits and alfalfa.
South Feather Land and Water Company <sup>2</sup>	1909	1,250						16	16	13	13	13	11	5		Deciduous and citrus fruits and alfalfa.
South Feather Land and Water Company <sup>2</sup>	1912	1,200	6,998						11	21	21	16	17	14		Deciduous and citrus fruits and alfalfa.
Palermo Land and Water Company	1912	1,900	11,506						19	23	23	15	16	10		Deciduous and citrus fruits and alfalfa.
Sutter-Butte Canal Company	1912	14,000	105,382						19	17	17	18	16	13		Deciduous and citrus fruits, alfalfa and rice.
Colusa Irrigation Company <sup>2</sup>	1909	300	924						22	23	20	17	17			Alfalfa.
Orland Project <sup>3</sup>	1910	703	4,800					11	50	33	6					Mostly alfalfa.
Orland Project <sup>3</sup>	1911	2,663	39,211					6	18	17	15	15	13	12	3	1
Orland Project <sup>3</sup>	1912	4,230	34,048					3	11	13	19	17	15	8	8	Alfalfa, citrus and deciduous fruits.
Orland Project <sup>3</sup>	1913	6,616	40,489					16	19	22	17	17	9			Alfalfa, citrus and deciduous fruits.
East side San Joaquin Valley:																
Modesto <sup>5</sup>	1904	6,895	90,795	12	5	9	10	13	16	16	14	5				Alfalfa, 16,306 acres; orchard, 531 acres;
Modesto <sup>5</sup>	1909	22,136	151,600	7	3	6	17	20	20	20	6	1				vines, 2,404 acres; miscellaneous, 2,805 acres.

TABLE 43—Continued.  
Summary of miscellaneous data on monthly diversions of canals.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and canal	Year	Acreage irrigated	Total acre-foot diverted	Per cent of total water diverted each month												Crops irrigated, acres
				January	February	March	April	May	June	July	August	September	October	November	December	
Modesto <sup>b</sup>	1912	38,247	132,033	---	4	13	20	27	21	14	1	---	---	---	---	Alfalfa, orchards, vines, grain, garden, beans and corn. Water supply short.
Turlock <sup>c</sup>	1904	20,000	166,845	2	16	4	16	18	6	12	15	7	10	---	---	Alfalfa, 27,136 acres; orchard, 5,433 acres; vines, 4,796 acres; miscellaneous, 10,433 acres.
Turlock <sup>c</sup>	1909	47,843	231,675	2	3	5	13	20	19	23	8	3	4	---	---	Alfalfa, 41,845 acres; orchard, 6,143 acres; vines, 4,235 acres; miscellaneous, 12,568 acres.
Turlock <sup>c</sup>	1910	64,791	136,139	---	6	16	23	11	8	26	5	5	---	---	---	Alfalfa, 49,751 acres; orchard, 6,295 acres; vines, 3,892 acres; miscellaneous, 11,258 acres.
Turlock <sup>c</sup>	1911	71,106	245,243	---	---	9	16	25	25	16	2	---	---	---	---	Alfalfa, orchards, vines, potatoes, grain, melons, corn and miscellaneous. Water supply short.
Turlock <sup>c</sup>	1912	96,900	253,400	---	4	13	16	24	25	16	2	---	---	---	---	Not given.
Madera	1912	10,587	28,349	---	---	22	24	26	16	3	3	3	3	---	---	Not given.
Oakdale and South San Joaquin	1912	3,350	35,111	---	---	---	16	19	20	20	20	5	---	---	---	Not given.
Crocker Huffman	1912	28,000	348,767	---	---	14	22	26	22	10	3	2	1	---	---	Not given.
West side San Joaquin Valley:																
Brown Slough <sup>d</sup>	1912	---	14,114	---	---	---	---	32	65	3	---	---	---	---	---	Alfalfa, 13,000 acres; grain, 3,700 acres; pasture and grazing, 39,040 acres.
Aliso Canal <sup>e</sup>	1912	55,700	35,292	---	---	---	---	38	62	---	---	---	---	---	---	
Chowchilla <sup>f</sup>	1912	---	87,736	5	3	5	10	22	29	15	7	4	---	---	---	
Helm <sup>g</sup>	1912	---	116,775	---	---	1	11	22	22	23	11	10	---	---	---	
San Joaquin and Kern River Canal and Irrigation Company main canal <sup>h</sup>	1912	163,350	327,942	5	5	11	15	18	19	17	7	3	---	---	---	
San Joaquin and Kern River Canal and Irrigation Company outside canal <sup>h</sup>	1912	---	108,010	1	4	11	15	13	19	18	10	4	---	---	---	



Eastside <sup>a</sup>	1912	46,560	75,809	---	3	10	9	37	28	6	4	3	---	---
Columbia <sup>b</sup>	1912	---	47,570	4	5	4	10	20	28	13	10	6	---	---
Kern County Canal Company <sup>c</sup>	---	---	---	6	7	5	10	13	12	12	9	8	7	4
Kern Island <sup>d</sup>	1906	---	103,718	1	2	---	11	20	12	16	16	9	9	4
East Side <sup>e</sup>	1906	---	35,976	---	---	---	11	21	16	19	18	10	5	---
East Side <sup>f</sup>	1909	6,000	20,689	10	5	4	7	11	10	9	9	6	40	11
Farmers <sup>g</sup>	1906	---	27,500	8	6	7	11	13	17	12	7	5	9	3
Farmers <sup>h</sup>	1909	7,000	55,650	8	6	7	11	13	17	12	7	5	9	3
Castro	1906	---	5,885	3	4	3	12	8	10	11	11	12	14	11
Stine <sup>i</sup>	1906	---	23,185	15	10	2	8	20	13	7	9	8	6	1
Anderson <sup>j</sup>	1906	---	18,225	6	3	8	12	14	6	7	12	13	9	8
Buena Vista <sup>k</sup>	1906	---	16,136	9	6	8	10	12	15	13	8	8	6	4
James <sup>l</sup>	1906	---	34,528	4	2	14	6	9	11	12	9	10	8	7
Wilson <sup>m</sup>	1906	---	7,557	3	5	12	10	21	22	21	5	---	---	---
Beardsley <sup>n</sup>	1906	---	42,521	4	---	6	13	14	18	13	21	8	3	---
Lerdo <sup>o</sup>	1906	---	12,780	---	---	18	6	27	22	18	6	3	---	---
Colloway <sup>p</sup>	1906	---	210,261	1	---	6	22	23	17	16	7	4	3	1
Pioneer <sup>q</sup>	1906	---	59,932	9	5	5	13	13	19	9	7	5	8	4
Wasco <sup>r</sup>	---	1,940	5,000	---	---	---	25	15	15	15	15	15	---	---
Fourth Extension <sup>d</sup>	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Santa Clara River Valley, Ventura County:	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Camulos	1912	400	1,707	---	---	---	11	27	22	16	15	9	---	---
Hardgrave & Comfort	1912	470	2,583	---	---	---	18	26	17	9	9	21	---	---
Piru Water Company	1912	376	1,419	---	---	---	9	19	22	21	21	8	---	---
South Side Improvement Company <sup>b</sup>	1912	1,400	1,061	---	---	---	13	20	22	18	15	12	---	---
Stringtown & Carnile	1912	350	2,054	---	---	---	4	13	27	20	19	17	---	---
Fillmore Irrigation Company	1912	1,674	3,328	---	---	---	13	25	20	14	14	14	---	---
Interurban Land and Water Company	1912	1,112	1,487	---	---	---	19	19	20	20	14	8	---	---
Santa Clara Water and Irrigation Company	1912	1,734	4,699	---	---	1	20	14	21	18	17	9	---	---
River Street	1912	1,536	3,540	---	---	---	19	23	13	21	21	3	---	---
Saticoy	1912	4,414	6,282	---	---	---	2	25	36	17	13	7	---	---

TABLE 43—Continued.  
Summary of miscellaneous data on monthly diversions of canals.  
Measurements by Irrigation Investigations unless noted otherwise.

Location and canal	Year	Average acre-feet irrigated	Total acre-feet diverted	Per cent of total water diverted each month												Crops irrigated, acres
				January	February	March	April	May	June	July	August	September	October	November	December	
Santa Paula Water Works.....	1912	1,628	1,772				11	19	20	16	13	11	10			Citrus fruits, 748 acres; deciduous fruits, 889 acres.
Turner <sup>10</sup> .....	1912	187	1,492					10	26	26	18	14	6			Alfalfa, 12 acres; citrus fruits, 74 acres; deciduous fruits, 62 acres; miscellaneous, 39 acres.
Sespe Land and Water Company.....	1912	40	603						16	47	16	12	9			Alfalfa, 40 acres.
Santa Ana Valley:																
Bear Valley Mutual Water Company <sup>a</sup> .....	1912	15,000	30,070	7	5		7	10	13	14	13	12	12	7		Citrus fruits, 15,000 acres.
Fontana Development Company <sup>a</sup> .....	1912	15,000	19,607	7	8	13	8	13	11	9	7	6	6	6		Alfalfa, 800 acres; citrus fruits, 12,800 acres; miscellaneous, 1,400 acres.
Riverside Water Company <sup>a</sup> .....	1912	9,000	26,170	10	6		10	12	13	13	12	12	12			Alfalfa, 3,900 acres; citrus fruits, 4,500 acres; miscellaneous, 600 acres.
Santa Ana Valley Irrigation Company <sup>a</sup> .....	1912	17,000	32,583	10	15	16	16	11	7	5	4	4	4	4		Citrus fruits, 12,200 acres; deciduous fruits, 5,400 acres; miscellaneous, 1,385 acres.
Anaheim Union Water Company <sup>a</sup> .....	1912	13,000	26,890	13	12	13	12	12	7	6	5	5	5	5		Citrus fruits, 11,270 acres; deciduous fruits, 3,875 acres; miscellaneous, 3,160 acres.
City Creek Water Company <sup>a</sup> .....	1912	320	678					36	29	17	10	8				
Imperial Valley:																
Imperial Water Company No. 1 <sup>11</sup> .....	1905		105,669	5	2	6	18	10	10	12	11	8	7	5	6	
Imperial Water Company No. 1 <sup>11</sup> .....	1906	70,000	126,859	9	5	14	13	9	9	8	8	7	7	6	5	
Imperial Water Company No. 1 <sup>11</sup> .....	1909		214,333	6	8	9	11	10	11	11	8	7	7	6	6	
Imperial Water Company No. 1 <sup>11</sup> .....	1910	90,911	236,361	5	6	11	11	11	11	8	8	9	8	6	6	
Imperial Water Company No. 1 <sup>11</sup> .....	1911	99,572	274,665	4	4	8	9	10	11	11	12	11	8	6	6	Alfalfa, 43,503 acres; grain, 27,004 acres; vines, 1,569 acres; miscellaneous, 18,885 acres.
Imperial Water Company No. 1 <sup>11</sup> .....	1912	100,681	318,122	6	6	9	9	9	11	11	11	9	8	6	5	Alfalfa, 44,267 acres; grain, 28,897 acres; vines, 1,352 acres; miscellaneous, 25,061 acres.
Imperial Water Company No. 1 <sup>11</sup> .....	1912															Alfalfa, 47,116 acres; grain, 26,241 acres; vines, 926 acres; miscellaneous, 26,398 acres.

Imperial Water Company No. 1 <sup>11</sup>	1913	100,081	337,349	4	5	8	9	11	12	12	13	9	8	5	4	acres; vines, 910 acres; miscellaneous, Alfalfa, 59,279 acres; grain, 19,237 21,235 acres.
Imperial Water Company No. 4 <sup>11</sup>	1905	-----	22,700	6	1	4	18	9	7	15	8	6	5	6	15	
Imperial Water Company No. 4 <sup>11</sup>	1906	15,000	24,397	11	4	19	18	8	6	5	4	4	6	8	7	
Imperial Water Company No. 4 <sup>11</sup>	1913	17,500	59,291	6	5	10	9	10	12	11	11	8	6	6	6	Cantaloupes, alfalfa, barley, corn, vegetables, fruits and miscellaneous.
Imperial Water Company No. 5 <sup>11</sup>	1905	-----	35,571	10	7	1	17	8	5	9	9	8	10	5	11	
Imperial Water Company No. 5 <sup>11</sup>	1906	25,000	65,278	8	4	14	13	9	12	10	9	7	6	5	3	
Imperial Water Company No. 5 <sup>11</sup>	1913	47,025	197,637	4	5	9	10	11	10	12	12	9	8	5	5	Alfalfa, barley, corn, cotton, and miscellaneous.
Imperial Water Company No. 6 <sup>11</sup>	1913	17,000	51,854	4	4	8	12	11	11	12	13	10	8	4	3	Barley, cotton, corn, alfalfa and miscellaneous.
Imperial Water Company No. 7 <sup>6</sup>	1905	-----	17,592	10	5	1	23	10	4	1	13	13	8	4	8	
Imperial Water Company No. 7 <sup>11</sup>	1906	10,000	21,278	7	5	12	12	10	9	9	7	9	7	6	7	
Imperial Water Company No. 7 <sup>11</sup>	1913	16,000	61,181	4	4	8	8	11	12	14	13	10	8	4	4	Alfalfa, 75 per cent; remainder diversified.
Imperial Water Company No. 8 <sup>6</sup>	1913	24,000	89,809	5	6	10	10	10	10	10	12	10	7	5	5	Alfalfa, 50 per cent; melons, cotton, corn, barley and grapes.
Imperial Water Company No. 12 <sup>6</sup>	1913	12,000	30,152	4	5	8	12	13	9	11	14	10	7	4	3	Cotton, 30 per cent; alfalfa, barley and corn.
Mutual Water Company <sup>11</sup>	1904	-----	302,708	7	6	8	8	9	7	9	9	8	9	11	9	
Imperial South Side Water Company <sup>11</sup>	1913	16,000	44,708	4	5	8	9	10	11	13	13	9	6	5	5	Alfalfa, 50 per cent; corn, cotton, barley and miscellaneous.

In some cases Shasta Valley ditches reported diverted small quantities of water in both March and October.

<sup>1</sup>Data from irrigation census 1910.

<sup>2</sup>Data from U. S. Reclamation Service.

<sup>3</sup>A negligible quantity diverted in February.

<sup>4</sup>Data from district.

<sup>5</sup>Data from company.

<sup>6</sup>Included in main canal, San Joaquin and Kern River Canal and Irrigation Company.

<sup>7</sup>Diversions for some ditches estimated for September and for all ditches for October.

<sup>8</sup>Company record.

<sup>9</sup>Only about 4 acre-feet used, the balance returned to the river.

<sup>10</sup>Data from company or companies.

TABLE 44.

Summary for sixty-two Sacramento Valley farms showing percentage of seasonal application of irrigation water used during each month of the irrigation season.

Section and tract	Year	Acre- age	Total water feet applied	Per cent of total water applied each month											
				Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Gridley:															
J. W. Humble	1913	18 43	47 00						32	28	19	21			
T. Baltimore	1913	14 43	51 06						31	22	25	22			
F. L. Bratton	1913	3 29	12 57						23	25	28	24			
Chas. Baltimore	1913	26 40	131 47						28	19	19	17	17		
W. R. Huarison	1913	7 42	34 43						32	23	23	22			
C. W. Van Note	1913	27 20	64 46						27	21	17	11	24		
W. G. Coppernoll	1913	13 06	39 51						22	19	23	10	26		
M. B. Williams	1913	67 29	137 27						28	25	18	29			
A. J. McFarland	1913	9 44	39 27						29	22	17	15	17		
Jno. Pauthorn	1913	17 10	67 20						30	24	23	23			
C. W. Summers	1913	7 00	15 61						37	18	21	24			
G. W. Conrad	1913	37 59	143 22						23	18	18	15	26		
G. L. Campbell	1913	16 76	65 20						28	15	20	13	24		
C. N. Mount	1913	17 41	64 42						28	13	12	12	35		
Los Molinos:															
E. A. Bundy, north field	1913	8 97	44 04							12	28	32	28		
E. A. Bundy, north field	1914	8 97	21 37						31	22	24	23			
E. A. Bundy, south field	1913	4 31	26 12						27	22	27		24		
E. A. Bundy, south field	1914	4 31	17 70						36	25	23		16		
R. W. Ballard	1913	10 18	61 18							25	34	28	13		
O. W. Chambers	1914	4 52	6 45						19	12	20	38	11		
G. B. Engle	1913	17 15	76 49						17	22	29	16	16		
G. B. Engle	1914	23 35	64 73						30	11	14	20	25		
G. H. Geer	1913	9 21	68 25							20	26	28	26		
G. H. Geer	1914	4 40	28 86						31	23		15	31		
J. F. Hofhenke	1913	24 59	92 95							31	27	22	20		
J. F. Hofhenke, north field	1914	13 27	112 38						25		26	24	25		
J. F. Hofhenke, south field	1914	11 32	62 85						28		24	28	20		
R. F. Massie, north field	1914	8 92	45 07						6	20	23	15	13	23	
R. F. Massie, south field	1914	4 84	17 64						36	16	22	12	14		
S. B. Reece	1913	13 50	82 22						17	35	25	22	23		
S. B. Reece	1914	13 50	73 04						35	9	22		34		





TABLE 44—Continued.

Summary for sixty-two Sacramento Valley farms showing percentage of seasonal application of irrigation water used during each month of the irrigation season.

Section and tract	Year	Acre- age	Total acre- feet applied	Per cent of total water applied each month											
				Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Jackson & Woodard, north plat <sup>1</sup>	1914	10 36	21 92						47	20		24			
Jackson & Woodard, south plat <sup>1</sup>	1913	9 40	29 18			25		19	15	15	13		18		
Jackson & Woodard, south plat <sup>1</sup>	1914	9 40	17 83						42	31		27			
Mrs. Nettie Hudson	1913	35 76	75 40			44		56							
Dixon:															
J. R. Bloom	1913	10 36	29 22					18	15	17	17	19	14		
Mrs. Letitia Cooper	1913	10 01	22 74				26	24	36	17		7			
C. E. Schneider	1913	36 20	110 79			11	7	11	14	23	18	16			
D. W. Wright	1913	12 10	38 07				13	13	11	30	13	7	13		
M. D. Campbell	1913	36 74	102 43			6	8	8	20	16	20	14	8		
E. D. Dudley	1913	26 64	78 01			6	6	18	13	19	9	27	2		
Harry McFayden	1913	74 12	254 37			6	13	8	13	18	18	14	10		

<sup>1</sup>Pumping plant.

<sup>2</sup>Exley and Beck tracts identical.

## PUBLICATIONS.

The following publications giving results of irrigation investigations in California have been issued during the past two years:

Irrigation Resources of Northern California. By Frank Adams. Printed in Report of State Conservation Commission, 1912.

Irrigation Resources of Central California. By S. T. Harding and Ralph D. Robertson. Printed in Report of State Conservation Commission, 1912.

Irrigation Resources of Southern California. By C. E. Tait. Printed in Report of State Conservation Commission, 1912.

Irrigation Resources of California and Their Utilization. By Frank Adams. Office of Experiment Stations, Bulletin 254, U. S. Dept. Agr.

Progress Report of Cooperative Irrigation Experiments at California University Farm, Davis, Cal., 1909-1912. By S. H. Beckett. Bul. 10, U. S. Dept. Agr.

Some Measuring Devices Used in the Delivery of Irrigation Water. By California Agents of Irrigation Investigations. Bul. 247, University of California Agricultural Experiment Station.

In addition to the above, a bulletin on irrigation and soil conditions in the Sierra Nevada foothills, by R. D. Robertson, Irrigation Engineer, Office of Experiment Stations, and J. W. Nelson, Assistant Professor of Soil Technology, University of California, is now ready for printing by the College of Agriculture of the University of California.

## PRESENT STATUS OF IRRIGATION IN CALIFORNIA.

After sharing in the over expansion in irrigation development which occurred throughout the West following the passage by Congress of the Reclamation Act of June 17, 1902, California during the past two years has in the main settled down to a process of readjustment and of waiting for settlement to catch up with irrigation construction. While no complete figures of increases are available for any part of the state, it is quite certain that outside of a few localities the additions to the irrigated acreage during the past two years have been below the normal of the preceding decade. The increase in the irrigated acreage in California from 1899 to 1909 was at the rate of about 122,000 acres per year, making the total area irrigated in 1909, 2,644,104 acres. Our studies of irrigation resources in 1912 showed a total area irrigated that year of 3,192,646 acres, indicating that the rate of increase from 1909 to 1912 was above the preceding ten-year normal.

The increase since 1912 in the irrigated area in northern California has not been large, nor have any very extensive additional areas been brought under ditch during the past two years in that part of the state. The main construction improvements during the period have been on Cache and Stony creeks. On Cache Creek dams have been completed at Capay and at the outlet of Clear Lake near Lower Lake. Besides this, Adams Canal has been lined with concrete for a distance of two miles beginning at Capay dam. Winters Canal, on the opposite side of the creek, has been lined for a distance of 5 miles to the intake of Madison Canal. The Moore section of the Yolo system has been lined for a distance of about 3 miles, beginning about one mile below Moore Dam. Activities on Stony Creek have been confined to the Orland project of the Reclamation Service. Improvements on this project have mainly consisted in the building of a supply canal  $6\frac{1}{2}$  miles long to carry the drainage of Stony Creek to East Park Reservoir, which is located on Little Stony Creek. This additional water supply has made it possible to increase the area of this project from 14,000 to 20,000 acres, the distribution system for which, with concrete structures, is now in course of construction. New construction on the east side of Sacramento Valley has mainly consisted of additional laterals of Sutter-Butte Canal to reach the rice lands about Biggs and Gridley. Other forward movements in northern California irrigation development since 1912 have included a reorganization of the main Susan River sys-

tem, the development of a number of wells around Big Spring in Shasta Valley, an increase in the water available for irrigation in the Placer County foothills, and the cooperative studies of Iron Canyon project and of the possibilities of Pit River irrigation development now being made under agreement between the Reclamation Service and the State Department of Engineering. In matters of irrigation institutions the most important movements have been in connection with proposed irrigation districts at Oroville, Chico, and Fair Oaks, and in the organization of the Anderson-Cottonwood district near Anderson.

There have been no large additions in central California during the biennium but some progress has been made all along the line. The largest areas brought under ditch have been in South San Joaquin and Oakdale irrigation districts, both of which began delivering water through the new works in 1914. Both Modesto and Turlock irrigation districts continued permanent improvements on the upper works and Turlock District has constructed the Davis foothill reservoir. An irrigation district has been organized at Waterford, but no plans for a system have been adopted and no construction begun. The chief interest around Merced and Madera has been the proposed organization of districts to take over the local system there. On the west side there has been much interest in irrigation from Tracy north, following the two dry years of 1912 and 1913. For a time there was much talk of an irrigation project for Tracy, Bethany, and Byron, but the only definite accomplishment has been the organization of a cooperative company at Byron which proposes to build a pumping system for several thousand acres immediately about that place. The need for irrigation in the orchard section about Oakley has come to be quite generally recognized in the past two years, and this office has assisted toward the making of definite plans there through a preliminary study and report on a proposed pumping system. The Brentwood pumping system, covering about 10,000 acres, has been completed during 1914, although little if any new settlement has occurred there under the project. In the portion of San Joaquin Valley about Fresno there has been much discussion of the coordination of all of the sections, looking to the better control of irrigation and flood waters; and about both Fresno and Bakersfield the idea is gradually developing that the systems there should be taken over by irrigation districts or other farmers' organizations.

In southern California the largest increases since 1912 have been in Imperial Valley. An extension of the canal system of Imperial Water Company No. 5 and the construction of a system by Imperial Water Company No. 3 are in process of adding 100,000 acres to the area under ditch there. The system of the Palo Verde Mutual Water Company has also been increased until it is now constructed to cover about 45,000 acres. Outside of these increases the main interest in the Colorado River sections has been in the completion of the organization of Imperial Irrigation District and the proposed formation of an irrigation district for Chuckawalla mesa. The recent overwhelming majority in favor of a bond issue of \$3,500,000 in Imperial Valley with which to purchase the system of the California Development Company seems permanently to establish Imperial Irrigation District in the minds of the valley people and the next two years should see a decided advance in the water situation there. Although the legislature of 1913 passed a special irrigation law at the instance of those furthering development on Chuchawalla mesa, an effective organization there has not yet been worked out. Completion of the Los Angeles aqueduct has brought nearer a solution of the problem of utilizing surplus waters of the aqueduct for the irrigation of lands in San Fernando Valley, and, as pointed out elsewhere in this report, several San Fernando communities are in process of organization into irrigation districts under the law enacted by the last legislature at the instance of the Los Angeles authorities. Outside of these lines of irrigation development southern California irrigation advances during the past two years have been mainly through pumping, as detailed in the paragraph by Mr. Tait on irrigation development in southern California. A new irrigation district under the Bridgeford act has been formed



about La Mesa, known as the La Mesa, Lemon Grove and Spring Valley Irrigation District, and substantial improvements have been made in the small system of the San Ysidro Irrigation District at San Ysidro. Mr. Tait estimates the total increase in the irrigated area in southern California since 1912 as between 50,000 and 60,000 acres.

As detailed elsewhere in this report, there has been a very substantial increase in the number of irrigation pumping plants in California since January 1, 1911. The best data available indicate that the total number of such plants in the state now approaches 25,000, as against less than 10,000 when the irrigation census of 1910 was taken. This large increase is certainly significant of the growing importance underground waters are having in California irrigation.

It has come to be well recognized that the problems of western irrigation are no longer problems of construction, but rather of settlement and operation. In most of the western states the settlement of lands brought under ditch is looked upon as the largest institutional problem connected with agriculture, as it probably is in California also at this time. In the past season considerable thought has been devoted by this office to the question of the settlement of irrigation projects. Data have been gathered from settlers on several projects in Sacramento Valley, and in cooperation with the College of Agriculture of the University of California a study has been made of the operation of the land settlement policy of the Canadian Pacific Railway in western Canada. We are further cooperating with the University in connection with a committee on rural credits and land settlement appointed by the President of the University to draft measures to be submitted to the coming legislature. The present methods of haphazard settlement of irrigated lands have raised the price of land to settlers to a nearly prohibitive figure. This, together with other tendencies prevailing in agriculture development which are increasing costs to the farmers, has practically placed the successful development of a 40-acre irrigated farm out of reach of the settler having less than \$5,000 at his command. This is the testimony of investors as well as of settlers themselves. On most California projects settlers have been led to purchase land with only sufficient money to make initial payments and provide minor equipment and improvements. In many cases the result of this condition has been the abandonment of the land contracted for. In other words, the optimistic statements of land selling agencies have led men ill equipped, both financially and by training and temperament, to undertake to establish homes on irrigated farms. While some of those who have settled will succeed and some will fail, it seems quite certain that California will not receive her share of the right kind of settlers on irrigated farms unless present conditions are radically changed. The belief that this is the case has led many to conclude that the time is ripe for the state itself to establish a land settlement policy under which it shall do for the settlers some of the things that are being successfully done for settlers in Australia and Canada. In both Australia and Canada settlers are furnished lands at a very much lower price per acre than the price of irrigated lands in California. While the usual terms of payment in California are ten years, in Canada the Canadian Pacific Railway allows twenty years; and in Victoria, Australia, land is sold on an amortization plan under which annual payments of 6 per cent on the purchase price of the land take care of interest and extinguish the principal in 31½ years. In both Canada and Australia the settler is given even additional aid in the way of "ready made" improvements or loans for improvements, as well, in some cases, as loans for purchasing stock.

Along with the question of greater aid to settlers on California irrigation projects, the economical use of irrigation water is coming to overshadow other irrigation problems in the state. Our studies of irrigation resources have indicated, as conclusively as it is possible to do without detailed engineering examinations covering the entire state, that there is sufficient irrigation water in California for less than one half of the area which needs water or that would be greatly benefited by it. Even the irri-

gation of the 9,000,000 acres which it is estimated may ultimately be watered can be brought about only by the establishment of more economical standards of use than now prevail in many parts of the state. It is believed the work of the new State Water Commission will be of tremendous force in establishing a more economical irrigation practice, especially in northern and central California, and it is largely because of this belief that much of the effort of this office is now being devoted to studies of economical duty.

Outside of the final adoption of the Water Commission Act, along the lines of which this Office has been interested since the beginning of its work in this state fifteen years ago, the most striking changes in the water laws of the State of California during the past two years have been those affecting irrigation districts. The addition of three complete irrigation district laws to the irrigation district statutes of the state, which was accomplished by the legislature of 1913, has brought problems of irrigation district organization that are entirely new. While the Bridgeford act with its amendments is coming to be thoroughly understood and its main features interpreted by the Supreme Court, the new laws, which do not have the restrictions that have been gradually built around the Bridgeford act, have increased many fold the opportunities for mistakes and therefore the responsibility of public agencies to aid in guarding against the misuse of these laws. A tendency has already appeared to substitute some of the later district legislation for the Bridgeford act when forming new districts. Until more is known about the new laws it is believed that our influence can well be exerted in favor of utilizing the irrigation district law that is already established when new districts are formed, at least, outside of the particular zones for which the new legislation was specially designed.

## APPENDIX TO REPORT OF COOPERATIVE IRRIGATION INVESTIGATIONS.

### Investigation of Wells in Imperial Valley.

Introduction by C. E. TART, Irrigation Engineer, Office of Experiment Stations, U. S. Department of Agriculture.

An examination of the wells of Imperial Valley and the adjacent desert was made in the winter of 1913-14 by Wells A. Hutchins. The geology of this section is discussed in Water Supply Paper 225 of the U. S. Geological Survey, entitled "Ground Waters of the Indio Region, California, with a Sketch of the Colorado Desert," while the use of water and its results is discussed in Document 246, U. S. Senate, sixtieth Congress, first session, entitled, "Irrigation in Imperial Valley—Its Problems and Possibilities."

Since these reports were issued, numerous flowing wells have been secured on the east side of Imperial Valley. Simultaneous with this development there has been much inquiry relative to the source and extent of the underground water and the possibility of securing stronger flowing wells by drilling to greater depths. The discovery of artesian water also revived interest in the possibility of irrigating land on the west side of Imperial Valley and in San Felipe Valley from wells. Neither the desert lands to the west nor the mesa to the east are within the territory to which the California Development Company expects to deliver water from Colorado River, nor are they in the newly organized Imperial Irrigation District which proposes to acquire the irrigation system of the Development Company. The east mesa may be irrigated by gravity from Laguna Dam.

Very little was known of the underground waters of the southeastern portion of Colorado desert prior to the construction of Imperial Canal in 1900. Coachella Valley, on the other side of Salton Sink, at the northwest end of the desert, then had a large number of flowing wells, but these were fed by drainage from the mountains to the northwest. The first bore in Imperial Valley, made at Imperial in 1905 to a depth of nearly 800 feet, was dry at the bottom. The next attempt was by the

city of Holtville, which in 1909 secured a flow of 48 gallons per minute on the town-site from strata at 836 and 1104 feet in depth. From this beginning the number of flowing wells on the east side increased rapidly until by the end of the past winter 33 had been drilled between Alamo River and the east-side mesa, all of which flow. One, the Rose School well, west of the Alamo River, flowed for one year after its completion. The area in which artesian water can be secured at reasonable depth has been fairly well determined. Other bores of much significance were at El Centro and Brawley in 1910. The El Centro well was 1,015 and the Brawley well 2,032 feet deep. Neither reached water.

The east-side wells are not productive enough for irrigation, but are useful for domestic purposes and for live stock. The water from many of the wells is too salty to be used for irrigation, although the town of Holtville mixes the water with ditch water without disastrous results to plants. The water is not pleasing to taste and it is too warm when first discharged to be refreshing, but it is healthful and of great value to the section of country where it is available.

The old beach line is the eastern limit of the artesian area. Only one flowing well, that of the Alamo School, is situated above sea level. The elevations range from 9 feet above sea level at the Alamo School to 137 feet below sea level at the Alamario well. These two wells mark the extreme southeastern and north-western limits of the artesian area. The Storey, one of the most eastern wells, is 5 feet below sea level, while the Rose School well, the farthest to the west, is 90 feet below sea level.

Eliminating the Boyd well, which is of small diameter, the water pressure at the surface of the ground ranges from 1.65 pounds per square inch at Thompson's well near Holtville, to 31.67 pounds per square inch at the Ferguson well. The pressure does not depend on the elevation, as most of the wells toward the north which are the farthest below sea level indicate light pressure.

The discharge, not considering the Boyd well, varies from .19 gallon per minute at the Phegley to 83.7 gallons per minute at the Hazzard and Strang well. Among the other better flowing wells are the Ferguson, Rohrer, Holtville City, Hooker and Bell, and T. Prim wells. The location of these is in a belt stretching 4 miles north from Holtville. An exception to the rule is the strong flow of the Alamario well at the extreme northwest.

In general the wells with the strongest pressure give the highest discharge, but there is no direct relation between the two. Pressure depends on the head to which the water is subject and it corresponds to the elevation at which the water would stand when quiet. The flow depends on this and, in an inverse manner, on the resistance offered the water at its entrance to the well casing and in its approach to the well through the sands and gravels from which it is derived. The comparatively high flow of the Hazzard and Strang well is no doubt due to the screen in the well casing at the water-bearing strata, which gives a large area of opening into the well and prevents the entrance of sands into the casing. The lighter flowing wells are fairly well distributed over the area.

The temperature of the discharging water ranges from 72 to 117 degrees Fahrenheit, the lowest being at the Cox well and the highest at the J. Prim well. In general, the temperature decreases toward the northwest.

It is probable that the main source of the water is Colorado River. This is indicated by a consideration of the pressure and elevations of the wells, the location of the artesian area, and the temperature of the water. The wells are about 100 feet below the level of Colorado River, directly to the east. The watershed and the precipitation on the mountains, sandhills, and mesa to the northeast are hardly sufficient to produce the results secured. The water from the wells in Coachella Valley, having its source in the larger and more valuable drainage areas of the San Bernardino and San Jacinto mountains, generally has a temperature of about 80 degrees, although it increases slightly toward the south. Again, the quality of the



water is much different from that of Coachella Valley wells. It is probable that the ground waters are divided at Salton Sea or that the seepage toward Salton Sea from both directions finds an outlet into this sink or lake, where it evaporates into the atmosphere or augments the waters of the lake.

The lack of success in drilling in the central portion of the valley and in Imperial, El Centro, and Brawley, is discouraging, yet it is possible that flowing water might be secured by boring to still greater depths. The wells along the railroad in Mexico may be fed from seepage from Colorado and Alamo rivers and the various sloughs which cross this section of the desert.

There is yet much speculation relative to the possibility of securing either flowing wells or wells that may be pumped for irrigation on the west side of Imperial Valley. The wells located on the plain south of Superstition Mountain reach water of rather poor quality. It is possible that good water might be secured in a limited amount at certain localities near the foothills on the west side. The mountains and hills to the west, although barren, should produce some drainage which is taken up by the gravels at their base.

San Felipe Valley, at the junction of Carrizo Creek, contains a large area of fine land, the soil being similar to that of Imperial Valley. This section is below sea level. The watershed contributing to this part of the desert is not of sufficient value to furnish water for irrigation of more than a comparatively small portion of the good land. Harper's well produces a small flow of water of fair quality from a 300-foot stratum. Some of the other wells in this section have reached water unfit for irrigation or domestic use at less depth. An examination of the record of the borings indicates that wells should not be undertaken unless preparations have been made to drill to a considerable depth. The upper strata are no doubt fed in part from rains on the desert, the water carrying the salts down in solution. The lower strata should be fed from the more distant debris cones at the mouths of the small mountain streams. The boring of deep wells in such an inaccessible locality is expensive. The only safe method would be for the development to proceed gradually by small units. In this way the limit of the water supply need not be exceeded.

The underground waters at great depth in Imperial Valley apparently have no connection with the so-called surface or subsoil waters found, in some localities, in strata from 20 to 50 feet beneath the surface.

## REPORT ON INVESTIGATION OF WELLS IN IMPERIAL VALLEY, 1914.

By WELLS A. HUTCHINS.

During the winter of 1913-1914 an investigation was made of all the wells in Imperial Valley, with a view to ascertaining the limits of the artesian area and the possibilities of further development of underground waters. Data were collected relative to the actual depths of the wells, the distance to water if not flowing, character of the strata of soil penetrated, etc., and tests of the pressure, discharge, and temperature of the artesian wells were made wherever feasible.

The discharge of the wells was measured in most cases by noting with stop watch the time required to fill a five-gallon oil can. This method was found convenient and sufficiently accurate for practical purposes with wells of such small flow. The water pressure was ascertained by a standard test gauge, and the temperature of the water was taken by a carefully calibrated thermometer. The depths, location of artesian strata, and logs of the wells were ascertained from the drillers or their assistants in all cases except where otherwise noted. The elevations were secured from records of the California Development Company.

For convenience in studying the subject, Imperial Valley has been divided into seven districts and the data on all of the wells in each district grouped under one heading. (See map attached.)



## Area No. 1.

This area comprises the territory lying between the ancient beach line on the east side of the valley and an arbitrary line running approximately halfway between Alamo River and the Southern Pacific Railroad from the international boundary line north. This area contains, with one exception, all of the flowing wells in the valley at the present time. The single exception is Harper's well, northwest of Superstition Mountain. The western line of this area seems to mark the western limit of artesian water that can be obtained at a reasonable depth, for wells have been drilled at several towns along the railroad much deeper than any in this area without developing flowing water.

As the fall of the surface is from the east and south, and as the western portions of the valley may be considered as nonartesian, it would seem to follow that the flowing water found in Area No. 1 originates east of the old beach line. There are no mountains to the east or northeast, however, from which the run-off is sufficient to feed the strata underlying this area; hence the conclusion seems warranted that they are fed by the waters of Colorado River.

Following are data on the individual wells of the area and a tabular summary of their salient features:

*City of Holtville.*—Located in section 36, T. 15 S., R. 15 E., completed in 1909, by Coachella Valley Development Company. The discharge and temperature were measured March 5, 1914, but it was not feasible to measure the pressure.

## Log:

Material	Depth to which extends, feet
Soil .....	50
Clay .....	113
Fine sand .....	132
Clay .....	176
Coarse sand, carrying water .....	180
Fine sand .....	205
Clay .....	255
Fine sand .....	267
Clay .....	280
Fine sand .....	296
Clay .....	490
Fine sand .....	508
Clay .....	836
Gravel, where casing landed .....	848
Clay .....	1,100
Gravel, not tested, but appeared good .....	1,120
Clay .....	1,340
Sand cement, quite hard .....	1,350
Clay .....	1,410

## Water analysis, furnished by city of Holtville.

	Grains per gallon
Magnesium carbonate .....	42.98
Magnesium sulphate .....	.31
Calcium chloride .....	.00
Magnesium chloride .....	.00
Calcium hydroxide .....	.00
Silica and oxides of iron and al. ....	2.51
Alkali carbonates .....	.70
Alkali sulphates .....	.35
Alkali nitrates .....	.00
Alkali chlorides .....	20.52
Organic matter .....	2.75

This water was found to be too salty for irrigation at Holtville unless mixed with ditch water.

This is one of three wells which are connected and of which the combined flow passes into a reservoir where it is mixed with ditch water. It is then pumped into a tank and distributed to the city for domestic purposes. On March 2, 1914, the combined discharge of the three wells was 57.7 gallons per minute. The temperature of the combined waters was 109° and of the air 73°.

*City of Holtville.*—Located in section 36, T. 15 S., R. 15 E. Drilled by Coachella Valley Development Company. The pressure, discharge, and temperature were measured March 5, 1914.

*City of Holtville.*—Located in section 36, T. 15 S., R. 15 E. Drilled by J. D. McNeil. A Layne and Bowler starter and no screen was used. The flow and temperature were measured March 5, 1914, but it was not feasible to measure the pressure.

*City of Holtville.*—Located in section 36, T. 15 S., R. 15 E. Drilled in 1911 by J. D. McNeil. Has 6-inch screwed casing. No flowing water was obtained, for the tools were stuck at a depth of 775 feet. A slight amount of water-bearing sand was found at a depth of 42 feet, with another stratum between 375 and 396 feet in depth. The elevation of the surface is -15 feet. This was located close to the natatorium well.

*Holtville Natatorium.*—Located in section 36, T. 15 S., R. 15 E. Drilled by Coachella Valley Development Company. Has 4-inch (outside diameter) screwed casing, but it reduced to 2 inches (inside diameter) and carried horizontally to a swimming tank. There one pipe descends to the floor and discharges into the tank, and another rises 4.5 feet to a shower bath. The flow from the upper pipe January 30, 1914, was 10.9 gallons per minute. The flow from the lower pipe would be greater. The temperature of the water January 24 was 103°. The water is used for the swimming tank and is also sold in receptacles to the town people for domestic use.

*Ed Boyd.*—Location, section 26, T. 15 S., R. 15 E. (within city limits). Has 2-inch (inside diameter) screwed casing, but is reduced at surface to  $\frac{3}{4}$ -inch (inside diameter) pipe, on which the tests were made. The pressure, flow and temperature were measured January 30, 1914.

*Hazard and Strang.*—Located in lot 89, in section 25, T. 15 S., R. 15 E. Drilled in 1910. Depth of well 873 feet. It penetrates two water-bearing strata, one between 400 and 500 feet and another between 600 and 700 feet. Found sand from 851 to 863 feet. The well carries Layne and Bowler screen of 7.64 inches mesh in both water-bearing strata. The flow in January, 1911, measured with a weir, was 9.3 miner's inches, or 83.7 gallons per minute. The pressure and temperature were measured March 2, 1914. The water is put to domestic and stock uses only, being piped to a large number of houses in the vicinity.

*W. B. Hill.*—Location of well in lot 38, section 32, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter contains slots 6 inches long, ranged 6 around the casing, one girdle to each foot. The pressure and other tests were made March 2, 1914. The water is put to domestic and stock uses.

*F. S. Best.*—Location of well, lot 38, section 32, T. 15 S., R. 16 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter contains 6-inch slots, ranged in rows of 6 around the casing, one row to each foot. The pressure, temperature and flow were determined March 2, 1914. The water is used for domestic and stock purposes. The Best and Hill wells are about one half mile apart and were drilled to about the same depth. The water of the two is stated, however, to taste quite different.

*W. A. Thompson.*—Location, lot 147, section 31, T. 15 S., R. 16 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter contains 6-inch slots, ranged six in a row about the casing and one row to each lineal foot. The pressure, flow and temperature were determined March 2, 1914. The water is used for domestic and stock purposes.

*Alamo School.*—Located in lot 78, section 15, T. 16 S., R. 16 E. Drilled in 1912 by J. D. McNeil. The starter used consisted of 6-inch slots placed six around the pipe and one girdle to each foot in length. No screen was used. A water stratum encountered at 200 feet in depth was pump water only. The casing is 4-inch (outside diameter) screwed, but is reduced at the surface to 1.5-inch (inside diameter) pipe, on which the tests were made March 4, 1914. The water is very good to the taste, and is used for domestic and stock purposes.

*Central School.*—Located in lot 60, section 20, T. 15 S., R. 16 E. Drilled in 1911 by J. D. McNeil. Depth of well 827 feet 4 inches, which is the bottom of a stratum of water-bearing sand 29 feet thick. The soil passed through consisted of layers of silt, clay and sand, with some adobe. The water stratum consisted of fine sand. A starter was used about 14 feet long, with slots 6 inches long placed six rows around, one girdle to each lineal foot. Thus the number of slots is 84. When the well was visited March 4, 1914, the water was leaking at a joint about 3 feet from the ground and was not overflowing the top; hence no tests could be made.

*C. D. Manning.*—Located in lot 92, section 22, T. 15 S., R. 15 E. Drilled in 1913 by J. D. McNeil. Has 2-inch (inside diameter) screwed casing. The well was drilled to a depth of 994 feet, but no flowing water was found. Water strata were encountered between depths of 124 and 145 feet, 463 and 483 feet, 506 and 522 feet, and 539 and 551 feet.

*Rose School.*—Located in lot 170, section 18, T. 15 S., R. 15 E. Drilled in 1912 by J. D. McNeil. There were two wells, the logs of which are similar. One was a 4-inch well and was a failure because a gas explosion jammed the casing. Then a 2-inch well was put down to the same depth. On March 7, 1914, the water was standing 48 inches above the surface in a pipe 54 inches high; hence the pressure at the surface was 1.73 pounds per square inch. The well flowed over the pipe for one year after being bored. The temperature of the water is reported to have been about 100° when flowing and the discharge about 1 gallon per minute.

*Ed Gorman.*—Located in lot 65, section 17, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. A stratum encountered at 636 feet was pump water and was cased up. The starter contained 6-inch slots six around the casing and one girdle to each lineal foot. This water is used for domestic purposes and is piped to about 20 stock troughs. It was not feasible to measure the pressure or flow. These were stated to be similar to the Hooker and Bell well, described elsewhere in this report.

*Theo. Prim.*—Located in lot 100, section 24, T. 15 S., R. 15 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter has 6-inch slots ranged six in a row about the casing, the rows being one to each foot. The pressure and other tests were made January 26, 1914. The water is used for domestic and stock purposes.

*A. L. Hickey.*—Location, lot 148, section 19, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter used contains 6-inch slots arranged six in a row around the casing, one row to each foot of casing. After the well was drilled the flow became obstructed and the owner pulled out two sections of casing, thereby reducing the depth by about 41 feet. The pressure and temperature were determined January 27th and the flow January 30, 1914. The water is put to domestic and stock uses.

*C. C. Skilling and E. R. Gorman (Carter well).*—Location, lot 55, section 19, T. 15 S., R. 16 E. Drilled by A. L. Holt. No screen was used. The starter contains  $\frac{3}{8}$ -inch drilled holes 1 foot apart, there being from 54 to 60 to the joint.



Log :

Material		Depth to which extends, feet
Clay	-----	157
Sand	-----	323
Clay	-----	510
Sand	-----	530
Clay	-----	665
Sand	-----	680
Clay	-----	703
Sand	-----	710
Clay	-----	733
Sand, carrying some water, but none to speak of	-----	774
Clay	-----	848
Water-bearing sand	-----	883
Clay	-----	950

On January 27, 1914, the pressure and other tests were made. The water is used for domestic and stock purposes.

*F. M. Ferguson.*—Location, lot 128, section 12, T. 15 S., R. 15 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter contains 6-inch slots ranged six in a row around the casing, one row to each foot. The well is 900 feet deep, there being a 38-foot stratum of water-bearing sand at the bottom. The remainder is sand, silt and clay. At a depth of 200 feet there was found a stratum of water 30 feet thick which resulted in a big flow, stated to be 75 gallons per minute, but the water was brackish and the stratum discarded. On January 28, 1914, the pressure and other tests were made. The water is used for domestic and stock purposes.

*Eastside School.*—Location, lot 128, section 11, T. 15 S., R. 15 E. The depth, as reported by Mr. Ferguson, of Holtville, is 281 feet. The pressure, flow and temperature were determined January 28, 1914. It was necessary to measure the flow at the outlet of a 1.5-inch (inside diameter) pipe 220 feet from the well and 5 feet from the surface. The water is used primarily for domestic purposes, and to irrigate a few trees in the school yard.

*Hooker and Bell.*—Location, lot 72, section 7, T. 15 S., R. 16 E. Drilled in 1912-1913 by J. D. McNeil. No screen was used, but the starter contains 6-inch slots ranged six around in a row, one row to each lineal foot. On January 27, 1914, the pressure, flow and temperature tests were made. The water is used for domestic and stock purposes.

*J. W. Bridenstine.*—Location, lot 77, section 8, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter has 6-inch slots ranged six in a row around the casing, with one row to each foot. On January 27, 1914, the pressure, discharge and temperature were determined. The water is used for domestic and stock purposes.

*John L. McMinn.*—Location, lot 79, section 6, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter contains 6-inch slots, ranged six in a row around the casing, one row to each foot. No water was found below 492 feet. The pressure and other tests were made January 29, 1914. The water is used for domestic and stock purposes.

*W. A. Thompson.*—Location, lot 77, section 7, T. 15 S., R. 16 E. Drilled in 1912 by J. D. McNeil. No screen was used. The starter has 6-inch slots ranged six in a row about the casing, with one row to each foot thereof. The various tests were made January 30, 1914. The water is used for domestic and stock purposes.

*Fuller Bros.*—Located in lot 127, section 2, T. 15 S., R. 15 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter contains 6-inch slots ranged six in a



row around the casing, with one row to each foot. On January 28, 1914, the pressure, flow and temperature were determined. The water is used for domestic and stock purposes.

*B. Rohrer (Stroven well).*—Located in lot 143, section 1, T. 15 S., R. 15 E. Drilled by Coachella Valley Development Company. On January 29, 1914, the flow and temperature were determined and on January 30th the pressure. The water is used for domestic and stock purposes.

*J. H. Cox.*—Location, lot 154, section 3, T. 15 S., R. 15 E. Drilled in 1912 by Coachella Valley Development Company. It has 4-inch (outside diameter) screwed casing, reduced beneath the surface to  $\frac{3}{4}$ -inch (inside diameter) pipe on which the tests were made January 28, 1914. The depth of the well, as reported by the owner, is 300 feet, there being a stratum of water-bearing very fine sand 20 feet in thickness at the bottom. There were 2 or 3 other water-bearing strata. A Layne and Bowler starter was used, without a screen. The water is used for domestic and stock purposes.

*O. N. Shaw.*—Location, lot 74, section 27, T. 14 S., R. 15 E. Drilled in 1914 by J. D. McNeil. No screen was used. The starter contains 6-inch slots ranged six in a row about the casing and one row to each foot. The flow was obtained at 200 feet in depth, the water coming through small veins of sand. The pressure, discharge and temperature were determined March 3, 1914. The water is used for domestic and stock purposes primarily. When visited, however, the flow was draining into a corn field which it was slowly irrigating.

*Lucy Painter.*—Location, lot 88, section 27, T. 14 S., R. 15 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter contains 6-inch slots placed six in a row about the casing, with one row to each foot in depth. A stratum of water 18 inches thick was encountered at 170 feet, this being the flow utilized. The various tests were made on 1.5-inch (inside diameter) pipe March 3, 1914. The water is used for domestic and stock purposes.

*D. R. Raymond.*—Location, lot 96, section 23, T. 14 S., R. 15 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter has 6-inch slots ranged six in a row around the casing, the rows being one to each foot. The several tests were made March 3, 1914. The water is used for domestic and stock purposes.

*L. B. Rogers.*—Location, lot 87, section 27, T. 14 S., R. 15 E. Drilled in 1913 by J. D. McNeil. No screen was used. The starter has 6-inch slots, ranged six in a row around the casing and one row to each foot. The pressure, flow and temperature were determined March 3, 1914. The water is used for domestic and stock purposes, and also to irrigate a few trees.

*A. L. Storey.*—Location, section 15, T. 15 S., R. 16 E. This is under the High-line Ditch. Drilled October, 1913, to March, 1914, by A. L. Holt. No screen was used, but the starter contains  $\frac{3}{8}$ -inch drilled holes 1 foot apart, there being 54 to 60 holes to the joint.

Log:

Material	Depth to which extends, feet
Clay -----	200
Dry sand -----	240
Clay -----	515
Water-bearing sand -----	530
Clay -----	960
Dry sand -----	990
Then clay. Depth of well, 990 feet.	

The flow at 530 feet was utilized and overflowed a pipe 16 feet from the surface. The pipe was then taken off and the flow suddenly ceased, but by pumping the sand it was started again. When the well was visited March 4, 1914, the water was carrying considerable sand and the flow had attained about one fourth its former volume, with prospects that the water would clear and would attain its previous flow. It was impossible to make any tests. This water has no mineral taste and is excellent, being reported to be the best found on the east side. A rotary well rig was being used.

*J. M. Prim.*—Located under the Highline Ditch in lot 49, section 22, T. 14 S., R. 16 E. Completed in March, 1911, by J. D. McNeil. Depth of well was 964 feet. The soil passed through was all clay, except a stratum of water-bearing sand 14 feet in thickness at a depth of 950 feet. A Layne and Bowler starter without screen was used. The pressure, flow and temperature were determined March 3, 1914. The well is used for domestic and stock purposes. It overflows the top of the casing and has created a marsh.

*T. B. Shank.*—Location, lot 129, section 4, T. 14 S., R. 15 E. Drilled in July, 1909, by Coachella Valley Development Company. Slots were cut in 14 feet of the pipe and a double thickness of ordinary wire screen was wrapped around it to admit the water. The log, as reported by the owner, follows:

Material	Depth to which extends, feet
Soil	4
Dry sand	54
Soil (clay)	291
Water-bearing sand	305

On March 6, 1914, the pressure and other tests were made. The water is used for domestic purposes.

*Chas. Phlegley.*—Location, lot 42, section 34, T. 13 S., R. 15 E. Drilled in October, 1910, by Coe. Slots were made in the last casing and wrapped with very fine wire. No log is available, but the owner reports that formations of sand, slit and clay were passed through to a depth of 285 feet; then a 40-foot stratum of water-bearing sand was encountered and 30 feet of this was cased, making the depth of the well 315 feet. The tests of pressure, discharge and temperature were made March 6, 1914. The water is used for domestic purposes.

*Magnolia School.*—Location, lot 49, section 33, T. 13 S., R. 15 E. Drilled in August, 1910, by Coe. No log available, but the depth is reported by Chas. Phlegley as 347 feet, there being a stratum 7 feet thick of quicksand formation at the bottom. On March 6, 1914, the pressure, flow and temperature tests were made on a  $\frac{3}{4}$ -inch (inside diameter) pipe. The water is used for domestic purposes.

*Alamario.*—Owned by V. E. Stockwell, located in lot 156, section 31, T. 13 S., R. 15 E. Drilled in 1911 by Coachella Valley Development Company. Has 4-inch (outside diameter) screwed casing, but is reduced to 2-inch (inside diameter) pipe at the surface, on which the tests were made. The owner reports the depth as 535 feet. The first 200 feet is silt, then 50 feet of heavy joint clay, then heavy granite gravel bearing water for 10 feet. Another water-bearing stratum of sand 18 feet thick lies

at the bottom of the well. It is stated that the water when discharged has a slight taste of sulphur which lessens after a few minutes' evaporation. On February 5, 1914, the pressure, flow and temperature were determined. The water is used for domestic and stock purposes.

TABLE

Summary of data on flowing wells, east

Name	Year completed	Size of casings, inches	Depth in feet	Location of artesian strata
City of Holtville -----	1909	4	1,410	836 to 848; 1,100 to 1,120
City of Holtville -----	1909	2	852	838 to 852 -----
City of Holtville -----	1911	4	1,098	851.5 to 852; 1,094 to 1,098. -----
Holtville Natatorium -----	1910	4	862	848 to 862 -----
Ed. Boyd -----	1910	4	873	} Between 400 and 500..
Hazzard and Strang -----				} Between 600 and 700..
W. B. Hill -----	1912	2	861	794 to 817 -----
F. S. Best -----	1913	2	800	772 to 800 -----
W. A. Thompson (near city) -----	1913	2	813	793 to 803 -----
Alamo School -----	1912	4	877	864 to 877 -----
Central School -----	1911	4	827	798 to 827 -----
Rose School -----	1912	2	965	796 to 873 -----
Ed. Gorman -----	1912	2	846	808 to 846 -----
Theo. Prim -----	1913	2	898	860 to 898 -----
A. L. Hickey -----	1912	2	658	609 to 658 -----
Skilling and Gorman -----	1912	2	960	848 to 883 -----
F. M. Ferguson -----				862 to 900 -----
Eastside School -----	1913	2	695	664 to 675 -----
Hooker and Bell -----				475 to 488 -----
J. W. Bridenstine -----	1912	2	488	460 to 492 -----
John L. McMinn -----	1912	2	852	477 to 499 -----
W. A. Thompson -----	1912	2	517	859 to 865 -----
Fuller Bros. -----	1913	2	937	560 to 580 -----
B. Rohrer -----	1912	4	390	280 to 300 -----
J. H. Cox -----				271 -----
O. N. Shaw -----	1914	2	271	200 -----
Lucy Painter -----	1913	2	247	169 to 170 -----
D. R. Raymond -----	1913	2	229	200 to 229 -----
L. B. Rogers -----	1913	2	310	224 to 228 -----
A. L. Storey -----	1914	2	990	515 to 530 -----
J. M. Prim -----	1911	4	964	936 to 950 -----
T. B. Shank -----	1909	4	305	291 to 305 -----
Chas. Phegley -----	1910	2	315	285 to 325 -----
Magnolia School -----	1910	2	347	340 to 347 -----
Alamario -----	1911	4	535	517 to 535 -----



45.

side of Imperial Valley, February, 1914.

Eleva- tion of surface, feet	Dis- charge, gallons per minute	Pressure at sur- face, pounds per square inch	Temper- ature of water, degrees Fahren- heit	Use to which put	Notes
-15	48.0	-----	111.5	Domestic.	
-15	7.5	3.65	101	Domestic.	
-15	2.54	-----	98	Domestic.	
-15	10.9	7.95	103	Domestic and swimming----	Discharge measured at upper outlet in 2-inch pipe. That at lower outlet would be greater.
-29	.82	1.43	82	Domestic.-----	Discharge in 3-inch pipe.
-18	83.7	12.93	103	Domestic.	
-13	15.0	17.23	98	Domestic.	
-13	18.3	7.80	100	Domestic.	
-14	3.0	1.65	96	Domestic.	
+9	1.67	11.30	92	Domestic.-----	Discharge 147 inches from surface in 1.5-inch pipe.
-24	-----	-----	-----	Domestic.	
-97	-----	1.73	-----	Domestic.-----	Water standing in pipe.
-29	-----	-----	-----	Domestic.-----	Reported similar to Hooker and Bell well.
-35	34.4	14.00	105	Domestic.-----	Discharge 66.8 feet from well.
-29	.74	15.07	83	Domestic.-----	Discharge 9.6 feet from surface.
-28	20.7	14.67	103	Domestic.	
-59	60.0	31.67	106	Domestic.	
-65	7.7	7.69	84	Domestic and irrigation----	Discharge in 1.5-inch pipe 220 feet from well.
-41	46.2	19.73	98	Domestic.	
-37	7.5	10.00	90	Domestic.	
-47	12.76	8.90	91	Domestic.-----	Discharge 9 feet from surface.
-55	2.86	16.18	89	Domestic.-----	Discharge 21.2 feet from surface.
-61	11.53	30.80	103	Domestic.-----	Discharge 15.7 feet from surface.
-66	50.0	27.00	104	Domestic.	
-85	1.57	9.43	72	Domestic.-----	Discharge in 3-inch pipe.
-93	7.5	4.44	81	Domestic.	
-93	1.54	3.16	80.5	Domestic.-----	Discharge in 1.5-inch pipe.
-80	3.57	6.96	82	Domestic.-----	Discharge 82 inches from surface.
-100	13.1	14.50	84	Domestic and irrigation.	
-5	-----	-----	-----	Domestic.-----	About to be completed when visited.
-17	15.4	4.08	117	Domestic.	
-119	6.67	5.87	85.5	Domestic.	
-107	.118	2.65	76	Domestic.	
-115	.233	2.26	79.5	Domestic.-----	Discharge in 3-inch pipe.
-137	33.35	15.00	93	Domestic.-----	Discharge in 2-inch pipe.

## Area No. 2.

This area lies between Area No. 1 on the east and the old beach line on the west and extends from Mexico north to Imperial Junction. It includes the central, western and northern portions of Imperial Valley. No flowing water has been found in this area at any depth, although one well at Brawley was drilled to a depth of more than 2,000 feet. It is noteworthy that only four miles east of this Brawley drill-hole an excellent flowing well was drilled at Alamario.

Many shallow wells have been dug near the mouth of Alamo River which give water at 12 to 15 feet in depth. The water probably seeps from New and Alamo rivers.

The logs and other data relative to wells drilled in this area follow:

*City of El Centro.*—No flowing water was obtained. The following, furnished by Helge Thenberg, is the log of this well for a portion of its depth, drilled in 1910 by the Coachella Valley Development Company:

## Log:

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Soil .....	30	Sand .....	650
Sand .....	80	Clay .....	660
Clay .....	90	Sand .....	675
Sand .....	140	Clay .....	738
Clay .....	228	Conglomerate .....	752
Sand .....	239	Clay .....	800
Clay .....	340	Sand .....	808
Sand .....	350	Clay .....	908
Clay .....	415	Conglomerate .....	916
Sand, water-bearing .....	501	Sand .....	935
Clay .....	600	Sandstone .....	1,015
Sand .....	610	Gravel beyond .....	
Clay .....	645		

The elevation is -49 feet.

*Imperial Land Company.*—Located on Imperial township. Depth, nearly 800 feet. Bored January, 1905, by Enterprise Well Company of Coachella. Used hydraulic rig of light weight and made hole with 6-inch auger on 2-inch pipe. No water struck whatever.

Log: From 1 to 400 feet, alternate strata of adobe or clay and sandy loam. From 400 to 800 feet, the same except about every 50 feet was found a stratum of hardpan from 6 to 12 inches in thickness which was nearly as hard to drill through as soft rock. The elevation is -67 feet.

*City of Brawley.*—Drilled in 1910 with hydraulic rig by Coachella Valley Development Company. Cased in only 2 strata that would otherwise cave, one at 1,100 feet and the other near the bottom. The upper casing is 8 and the lower 6 inches in diameter. Penetrated sandstone from 590 to 920 feet, but encountered no gravel. The well is 2,032 feet deep and dry. The elevation is -116 feet.

*Divicland.*—Location, southwest quarter of section 7, T. 16 S., R. 12 E. Depth of well, as reported by Mr. Hudson, 787 feet. A small quantity of brackish water was struck at 400 feet, in several strata 3 to 5 inches thick. Water-bearing gravel was struck at 787 feet, and there the tools were stuck. Sand, silt and clay were penetrated. No flowing water was obtained.

## Area No. 3.

This area encircles Superstition Mountain and includes the plain between the mountain and Carrizo Canyon. No artesian water has been obtained in the area. Several wells have been drilled to considerable depths and the water comes to about 20 feet from the surface in some. A project is on foot to irrigate a considerable area by pumping from the wells.

Data on the individual wells follow:

*Earl Garrettson.*—Location, south half of section 2, T. 15 S., R. 10 E. Drilled in 1913 by J. D. McNeil. Passed through sandy, gravelly soil to a depth of 20 feet 4 inches; then water-bearing sand to 40 feet 8 inches; then gravelly hardpan to 82 feet 11 inches. No flowing water was obtained.

*Hudson.*—Location, southeast corner of section 25, T. 14 S., R. 10 E. Drilled in 1913 by Borden and Brown, using a cable rig. Depth of well, as reported by owner, 450 feet. Size of casing, 10 inches. Small strata of water-bearing sand were penetrated at various depths. The water rises to 20 feet from the surface. The well is pumped with an air compressor operated by a 40 horse-power engine, which is too small for the compressor. The water is a little salty, but will be used for the irrigation of several hundred acres if possible.

*Hudson.*—Location, near northeast corner of section 25, T. 14 S., R. 10 E. Drilled in 1913 with cable rig by Borden and Brown. The well has 10-inch casing and is stated by the owner to be 150 feet deep. The casing buckled and the well was abandoned, although the water rose to within 20 feet of the surface. Small strata of water-bearing sand were penetrated, yielding water a little salty.

*Hudson.*—Location, near northeast corner of section 25, T. 14 S., R. 10 E.; being 200 feet south of the other well in this corner. This was drilled in 1913 by Borden and Brown. The casing was taken up because of damage to the casing in the 150-foot well. The depth, as reported by Mr. Hudson, is 250 feet. The water rises to 20 feet from the surface. Several small strata of water-bearing sand were encountered, the water being a little salty.

#### Area No. 4.

This area comprises San Felipe Valley below sea level. It is here that the Harper well, also known as the Mesquite Drill-Hole, is located. This is the only flowing well on the west side of the valley and in the entire valley outside of Area No. 1. Other deep wells have been drilled in this vicinity and the belief prevails that artesian water is present in considerable quantity.

There is an abundance of surface or subsoil water in lower Carrizo Creek Valley, but the water in the majority of the wells is reported to be salty and undesirable for either domestic use or for irrigation.

In general, the subsoil or surface water in that section of the desert near the junction of San Felipe and Carrizo creeks is salty and unfit for irrigation. It is reported that 25 or 30 wells are dug in this region where water is obtained at from 25 to 36 feet. Two open wells were dug on the projected San Felipe townsite (section 8, T. 13 S., R. 10 E.) which reached good water at 35 to 40 feet. Other wells dug near San Felipe reach good water at from 24 to 42 feet in depth. Wells near the lower end of Carrizo Creek reach water at 34 to 48 feet. Rush and Owens excavated to a depth of 60 feet near sea level at the east side of Carrizo Creek Valley, striking gravel, but no water.

Data on wells drilled in this area follow:

*Harper's or Mesquite Well.*—Location, junction of Carrizo and San Felipe creeks, near the southwest corner of the northwest quarter of section 35, T. 12 S., R. 10 E., S. B. M. This was drilled about 1899 by John H. Harper for oil. No oil was found, but a flow of good artesian water was developed. It was formerly possible to locate the site by means of a derrick.

The log, furnished by Ed. Rausin, follows:

Material	Depth to which extends, feet
Silt .....	150
Sandstone .....	275
Gravel .....	320



The well has 6-inch (outside diameter) casing. On February 4, 1914, the temperature of the water was 80°F., and the flow 4 gallons per minute. The flow was originally much stronger and has been reduced by the partial filling up of the well or by the depletion of the underground water. Another 6-inch casing close to the flowing well is now choked up.

The elevation of the surface is -100 feet.

*Grace Ambrook*.—Location, near southwest corner of southwest quarter of section 35, T. 12 S., R. 9 E. Depth of well, as reported by Ed Rausin, over 500 feet. This was a perfectly dry hole, entirely in clay and soil.

*J. P. Loftus*.—Location, 640 feet north of the southwest corner of the southeast quarter of section 6, T. 13 S., R. 10 E., S. B. M. Drilled in 1913 by H. J. Sternberg.

Log:

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Soil .....	34	Coarse water sand .....	175
Water sand .....	40	Hard red clay .....	223
Clay .....	51	Quicksand .....	243
Water sand .....	61	Red clay .....	260
Soft clay .....	83	Very sticky slate-colored clay.....	305
Coarse water sand .....	89	Red clay .....	341
Clay .....	101	Hard red clay .....	361
Dead sand .....	107	Hard dark red clay .....	400
Water sand .....	113	Hard slate-colored clay.....	427
Gravel and floating clay, with not much water .....	117	Fine clay .....	431
Sand .....	135	Hard red clay.....	449
Fine gravel .....	149	Clay .....	529
Clay .....	159	Water, sand and gravel .....	612
Heaving water sand.....	169	Sand and clay .....	661

At the depth of 661 feet the tools were buried by a shooting up of the water, carrying sand. The casing was cut in the stratum from 529 to 612 feet. The surface or subsoil water stands at a depth of 30 feet and the well water at 24 feet. The lower water-bearing stratum contains an abundance of water, as indicated by the pressure, and the prospects seem good for securing flowing water. Another hole will probably be drilled.

*L. A. Lindsogge*.—Location, southeast corner of the southeast quarter of section 5, T. 13 S., R. 10 E. This well was drilled hydraulically in 1910-1911 by H. J. Sternberg to a depth of about 661 feet. The strata penetrated were about the same as in the Loftus well, except that gravel struck at 169 feet in the Loftus well was struck here at 210 feet. From 305 to 400 feet were found sand and gravel mixed with soil, with no water. The tools were stuck at 661 feet.

*L. H. Mitchell*.—Location, section 8, T. 13 S., R. 10 E. Drilled in 1910-1911 with rotary rig by H. J. Sternberg. This well went to a depth of 660 feet, where the tools were stuck by an upheaval of sand from water pressure, as in the Loftus and Lindsogge wells. A 4-inch bit was used on a 2-inch drill rod. In this well, soft sandstone occurs at about 400 feet instead of clay, as in the Loftus well.

*H. J. Sternberg*.—Location, near southeast corner of southwest quarter of section 10, T. 13 S., R. 10 E. Drilled in 1912 by owner, using rotary hydraulic rig. Has 6-inch casing. This well was 510 feet deep. Surface water was struck at 45 feet and stands at that depth; then clay to 80 feet. At 320 feet water was struck that stands in the well at the same depth as the surface water. Sand and clay were found to 400 feet, and from there to 510 feet boulders were encountered which prevented deeper boring. The stratum at 320 feet has been pumped for a year, but the pump is not large enough to test the capacity of the well. In an attempt to withdraw the casing it was pulled apart and salty surface water allowed to enter the well, resulting in a mixture of waters unfit for use.



*Cawston Ostrich Farm.*—Location, 5 miles from San Felipe. Drilled in 1909–1910. Ed Rausin reports that 100 feet of silt and then 400 feet of clay were passed through. No water was found.

#### Area No. 5.

This area includes the foothill country around Carrizo Canyon and Coyote Creek and the broken Yuha Desert. No flowing water has been obtained here. It was originally 14 feet and is now 26 feet to water in Coyote Wells. Other open wells along Coyote Creek reach water at 7 to 15 feet. Water rises to the surface in Carrizo Canyon and sinks into the sand within 2 miles of the springs. The water from Carrizo Springs is slightly salty, but some of it is used by Mr. P. B. Fuller for irrigation of alfalfa with fair results. Good water is found 1 foot from the bed of the wash at Yuha Springs.

The wells drilled in this area are as follows:

*Barrett Drill Hole.*—Location, section 11, T. 15 S., R. 9 E. This was drilled by Barrett, and bought by J. M. Holloway. It was drilled for oil, but none was found. Ed Rausin reports that at a depth of about 400 feet the tools were hung up. The soil penetrated was mostly clay. Some water was struck, but it was very bad. Water rose to 40 or 50 feet from the surface.

*Henry E. Walker.*—Location, at Coyote Wells. One well of 12-inch casing was dug 30 feet deep and another of 4-inch casing 65 feet deep. Water stands at 12 feet from the surface. The 2 wells are reported to deliver 15 miner's inches when pumped with a No. 2 centrifugal pump and 3 horsepower gasoline engine. A windmill with pump and reservoir is also used. The water from the 30-foot well is salty, while that from the 65-foot well is fairly good, indicating that better water is obtained from the lower level.

*Yuha Drill Hole.*—Location, section 32, T. 16 S., R. 11 E. Drilled in 1909–1910 for oil to a depth of 1,200 feet. Twelve-inch (outside diameter) casing was used to a depth of 300 feet, after which the size was gradually reduced. At a depth of 800 feet an explosion of gas collapsed 3 joints of pipe; this was drilled out and the well extended. Numerous caves occurred. Some oil was reached at 700 feet and oil sand was found at several points, in addition to plenty of water unfit for use.

Another well 14 feet from the first gave an explosion at the same depth. This well is 1,375 feet deep, having penetrated oil and asphalt at several depths. Water rose to 80 feet from the surface.

*Hanna Drill Hole.*—Located at the northwest base of Fish Creek Mountain. This was a dry hole or did not reach water of good quality.

#### Area No. 6.

This area comprises the valley lands in Mexico. Water has been found in several wells along the Inter-California Railway, but most of it is not good for domestic or boiler use.

Data on the individual wells, furnished by the Southern Pacific Company, follow:

*Sesbania.*—Location, 14.2 miles from Calexico; 120 feet right of Sta. "D," 2,881+43. Owned by Southern Pacific Company. No indications of water were found and the well was abandoned. The depth was 559.6 feet.

Log:

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Light soil (silt) mixed with clay ----	19.7	Clay and sand -----	252.4
Sand and clay -----	39.3	Sand -----	272.2
Clay -----	57.8	Clay and sand -----	291.3
Sand and clay -----	100.0	Sand -----	329.5
Clay -----	135.3	Clay and sand -----	368.5
Sand and clay -----	154.4	Clay and rock -----	386.8
Clay -----	192.6	Clay -----	424.9
Clay and sand -----	211.6	Clay and rock -----	539.8
Sand -----	231.4	Rock -----	559.6

The elevation of the ground surface is 1,161.1 in reference to Inter-California Railway levels.

*Hechicera*.—Location, 23.1 miles from Calexico; 97 feet right of Sta. "L," 3,561+75. Owned by Southern Pacific Company.

Log:

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Light soil mixed with clay and sand	19.0	Gravel	153.3
Clay	57.4	Sand and gravel	158.2
Sand	145.8	Good water-bearing gravel	172.2

A good flow of water occurs at the depth of 172.2 feet which is unfit for use in locomotive boilers. It seems to be good domestic water. The water is raised by a hand pump for domestic use.

Analysis	Grains per gallon
Calcium carbonate	9.97
Magnesium carbonate	2.63
Calcium sulphate	28.34
Magnesium sulphate	12.60
Calcium chloride	.00
Magnesium chloride	4.72
Calcium hydroxide	.00
Silica and oxides of iron and al.	2.39
Incrusting solids	60.65
Alkali carbonates	.00
Alkali sulphates	.00
Alkali nitrates	.00
Alkali chlorides	77.27
Organic matter	.00
Non-incrusting solids	77.27
Total solids	137.92

The elevation of the ground surface is 1,180.9 in reference to Inter-California Railway levels. The elevation above sea level of *Hechicera* is 51 feet.

*Cuervos No. 1*.—Location, 42.2 miles from Calexico; 100 feet right of Sta. "C," 4,535+50. Owned by Southern Pacific Company.

Log:

Material	Depth to which extends, feet
Light soil mixed with clay and sand	20.0
Sand	96.8
Sand and clay mixed with light gravel	115.9
Good water-bearing gravel and rock	120.9

A good flow of water was obtained. This was put down as a test well and was not cased. The well has caved and is destroyed. The elevation of the ground surface is 1,227.1 in reference to Inter-California Railway levels.

*Cuervos No. 2.*—Location, 42.2 miles from Calexico; 50 feet right of Sta. "C," 4,546+00. Owned by Southern Pacific Company.

Log :

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Silt -----	10	Sand -----	101
Fine sand -----	12	Gravel -----	103
Clay -----	51	Sand -----	118
Packed sand -----	81	Good water-bearing gravel -----	124
Fine sand -----	87		

The water rises to within 13 feet of the ground surface. The water is unfit for boiler use and untreatable chemically. It is not used.

Analysis	Grains per gallon
Calcium carbonate -----	11.31
Magnesium carbonate -----	2.86
Calcium sulphate -----	3.27
Magnesium sulphate -----	3.32
Calcium chloride -----	.00
Magnesium chloride -----	.00
Calcium hydroxide -----	.00
Silica and oxides of iron and al. -----	1.11
Incrusting solids -----	21.87
Alkali carbonates -----	.00
Alkali sulphates -----	.41
Alkali nitrates -----	1.22
Alkali chlorides -----	13.30
Organic matter -----	.00
Non-incrusting solids -----	14.93
Total solids -----	36.80

The elevation of the ground surface is 1,227.8 in reference to Inter-California Railway levels.

*Bataques.*—Location, 28.1 miles from Calexico; 100 feet right of Sta. "L," 3,821+45. Owned by Southern Pacific Company.

Log :

Material	Depth to which extends, feet	Material	Depth to which extends, feet
Silt -----	39.1	Rock -----	175.2
Sand and clay -----	58.8	Sand -----	233.3
Clay -----	77.7	Sand and clay -----	364.4
Sand -----	96.8	Rock and clay -----	403.4
Sand and clay -----	117.1	Clay -----	422.6
Sand -----	135.4	Rock -----	441.6
Water gravel -----	143.4	Clay and rock -----	480.7

No water was struck below the water stratum of gravel at 143.4 feet, there being a good flow in the well at that depth. The water is unfit for boiler use and is

untreatable. It is used for drinking, however, by man and live stock. The well is pumped by a windmill.

Analysis	Grains per gallon
Calcium carbonate .....	14.35
Magnesium carbonate .....	1.75
Calcium sulphate .....	10.21
Magnesium sulphate .....	15.39
Calcium chloride .....	.00
Magnesium chloride .....	.00
Calcium hydroxide .....	.00
Silica and oxides of iron and al. ....	2.04
Incrusting solids .....	43.74
Alkali carbonates .....	.00
Alkali sulphates .....	.00
Alkali nitrates .....	.00
Alkali chlorides .....	56.39
Organic matter .....	.00
Non-incrusting solids .....	56.39
Total solids .....	100.13

The elevation of the ground surface is 1,188.9 in reference to Inter-California Railway levels.

#### Area No. 7.

This area comprises the mesa east of Imperial Valley proper between the ancient beach line and the sand hills. No artesian water has been obtained here, but several shallow wells have been drilled.

Data on these wells, furnished by Newt Gray, follow:

*Newt Gray or Eastside Mesa Well.*—Location,  $\frac{3}{4}$  mile north of the international boundary between monuments 209 and 210. The depth drilled was 106 feet; depth to water, 86 feet. Size of casing, 10 inches. In drilling this well 3 strata of clay were encountered from 4 to 8 feet thick. The water is of good quality. The well was drilled to furnish water to travelers on the Yuma trail.

*County Well.*—Location, section 24, T. 15 S., R. 16 E., 6 miles from the High-line ditch. The depth drilled is not known; depth to water, 54 feet. The water is good. The well was drilled for the use of travelers on the Yuma trail.

*Government Well.*—Location, section 2, T. 16 S., R. 16 E., 4 miles from the High-line ditch. The depth drilled was 37 feet; depth to water, 30 feet. The water is reported to be good.



UNITED STATES DEPARTMENT OF AGRICULTURE  
OFFICE OF EXPERIMENT STATIONS  
IRRIGATION INVESTIGATIONS

MAP OF  
**IMPERIAL CO.**  
CALIFORNIA  
SHOWING  
**DRILLED WELLS**

-1914-

PREPARED IN CO-OPERATION WITH  
STATE ENGINEERING DEPARTMENT OF CALIFORNIA



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PART III

State Roads and Highways.

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## STATE ROADS AND HIGHWAYS.

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There are two distinct systems of public highways being acquired by the State of California. One dates from 1895, when the legislature by act declared the road from Placerville to the state line near Lake Tahoe to be a state road; the other had its inception in 1910, when the people by vote authorized the issuance of bonds to the extent of \$18,000,000 with which to construct a system of highways throughout the State. The fund so provided, and the construction of the highways thereunder, is being administered by a section of the Department of Engineering delegated for that purpose and designated the California Highway Commission.

For convenience in distinguishing the two systems of highways above described the roads built or acquired under the highway bond act are designated state highways, while the other class is referred to in the records and correspondence of the Department of Engineering as state roads.

Leaving the state highways to be discussed later, a brief description of the state roads is here presented.

### STATE ROADS.

The system of state roads, beginning with the acquisition by the state of the Placerville-Lake Tahoe road, as stated above, has been gradually extended from time to time by the taking over to state control of county roads and the construction of new roads in the mountainous regions where the building and maintenance of roads in condition for free travel would be beyond the financial ability of the counties supporting them. The system now embraces eleven roads, each created by a special act of the legislature, and bearing the name usually designated in the act creating it. These eleven roads are situated in thirteen different counties and aggregate about 550 miles in length. The official names and the counties traversed by them are as follows:

Alpine State Highway—El Dorado, Alpine, Mono, Calaveras, and Amador.

Emigrant Gap State Road—Placer.

Kings River Canyon State Road—Fresno.

Lake Tahoe Wagon Road—El Dorado.

Lassen State Highway—Lassen.

Myers Station-McKinney State Road—El Dorado and Placer.

Mono Lake Basin State Road—Mono.

Sierra State Highway—Sierra.

Sonora-Mono State Road—Tuolumne, Alpine, and Mono.

Trinity-Humboldt State Highway—Trinity.

Redwood Park State Road—Santa Clara, San Mateo, and Santa Cruz.



It will be observed that some of the foregoing are called "State Roads," while others are termed "State Highways." There is no reason why all should not be designated by the same term. Most of the names are long and cumbersome, several being compound and far from euphonious, while some are misleading as a designation of locality. Several of these roads traverse localities wherein were enacted much of the romance and tragedy of California's early history, and might appropriately bear names commemorative of those events.

The Emigrant Gap road passes over the high Sierra where the old emigrant trail crossed, having its eastern terminus at Donner Lake. This beautiful little lake was made famous by the perishing of thirty-six immigrants and the near annihilation of the Donner party in the winter of 1846.

Lake Tahoe road, for the greater part, is along the old overland stage road connecting California with "back home" at St. Joseph, Missouri. This is a portion of the road, 1,050 miles long, over which the famous pony express was operated in 1860 and 1861, carrying mail in eight days, as against twenty-two days required for steamship by the way of Panama.

One branch of the Alpine road crosses the range by way of Carson Pass along the trail blazed by the intrepid pioneer, Kit Carson. The "blazes" made by Carson on the trees by the roadside to indicate the way are still visible, as are also the ruts worn in the granite by the wheels of the wagons following the trail. A fit name for this road would be "Kit Carson State Road," and so with others. Each road has some distinction particularly its own, and might well bear a name indicative of such characteristic. Under appropriate names, they would become monuments to commemorate the early history and history-makers of the State.

During the session of the legislature held two years ago the matter of changing the names of state roads to conform to the foregoing suggestion was taken up by the parlors of the Native Sons of the Golden West, a patriotic fraternal order composed of native-born Californians. A bill was introduced, giving names to certain of those roads as suggested above, but it failed to become a law.

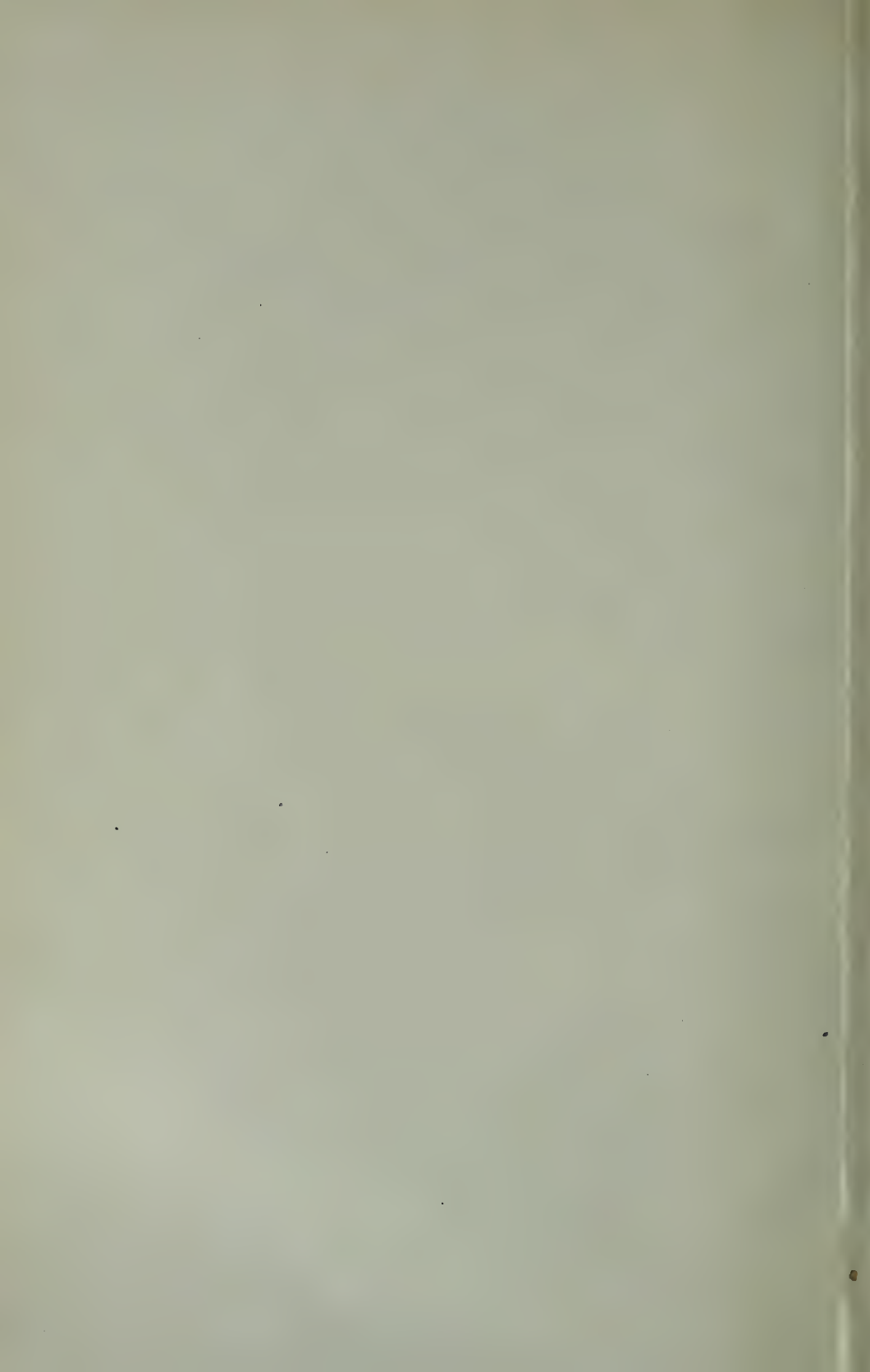
#### LAKE TAHOE WAGON ROAD.

This road was originally a toll road. It was declared to be a state highway by act of the legislature, approved March 23, 1895 (Chapter 128, Statutes 1895), which defined it as "commencing at the junction of the Lake Tahoe wagon road with the wagon road leading from Placerville to Newtown, a short distance easterly from the village of Smithflat, El Dorado County and running thence to Lake Tahoe."

The road was administered by a special commissioner until placed in charge of the Department of Engineering in 1907.

Plate XXXVII. Emigrant Gap Road, Donner Pass, Showing Subway Under Railroad. Railroad Snow-sheds in Middle, State Road in Foreground.





The Lake Tahoe wagon road is 61.91 miles in length from Smith-flat to the Nevada state line at the south end of Lake Tahoe. Practically every rod of this road is through a region of great scenic beauty. It is one of the most popular mountain roads open to automobiles, and the increasing traffic over it entails constant vigilance and labor to keep it in good condition. About fifteen miles at the west end is in a material that quickly works into an impalpable dust under the rapidly moving wheels, and it is necessary to sprinkle it daily during the dry season. This required the service of several teams, but this summer a caterpillar traction engine has been used for hauling the sprinkling wagons, and in the one season used saved about \$600 over the cost of the same work formerly done with horses. A greater saving is anticipated as soon as better facilities can be installed for loading the wagons.

There has been discovered near the road a bed of gravel which appears to be well adapted for metalling road surfaces. About six miles is being covered with this surfacing which it is believed will be a great improvement.

#### MONO LAKE BASIN ROAD.

This road starts in Levining Creek canyon a few miles from Mono Lake and follows up the canyon to Tioga Lake, a distance of 9.3 miles, connecting the county road system of Mono County with a road locally known as the Tioga toll road.

This latter road was built under a franchise for a toll road but excepting for a short time immediately following its completion about 1882 or 1884, no tolls have been collected for its use nor has it been kept in condition to induce travel over it.

It is 63 miles in length from Tioga Mine near Tioga Lake to where it joins the Big Oak Flat and Yosemite Turnpike at Sequoia, a short distance from Yosemite Valley, but has been allowed to deteriorate badly. It was reported by the superintendent of the Yosemite National Park that only a little more than \$250 had been expended in upkeep by the owners in five years.

A bill was introduced in Congress some years ago to purchase the road for the Yosemite National Park, but nothing has so far come of it.

Without a connection across the mountains the Mono Lake Basin Road is of little value to the State and unless the Tioga Road can be secured and made a free highway it would better be abandoned. With the Tioga road a state road, traversing 52 miles of the Yosemite National Park it would afford a delightful transmountain route through a wonderful scenic region.

Nothing has been done with the state road during the past two years excepting to restore some rock walls crushed by the winter snowslides, repair culverts and general maintenance.



## SONORA—MONO STATE ROAD.

This road connects Bridgeport, Mono County, with the centers of population in the Great Valley, terminating as a state road at Long Barn, 20 miles east of Sonora, Tuolumne County.

This road, in common with all of the state roads in the high Sierras, is subject to the ravages of snowslides in winter and washouts by thunderstorms in summer. Cost of maintenance is greatly increased by the hundreds of thousands of sheep, cattle and horses driven to mountain pastures in the spring and returned to the lowlands in the autumn. After each band of stock passes over the road it is found full of rocks dislodged from the hill slopes above by the animals' hoofs.

A great deal of maintenance and renewal has been accomplished. The wooden bridge over the south fork of Stanislaus River at Strawberry gave way last year and has been replaced with a concrete arched bridge.

An old bridge over the main river was crushed by the snow last winter, and this summer a new and stronger timber bridge was erected in its stead.

No changes in alignment have been attempted, though when funds become available such changes may be made with great advantage, particularly at one stretch where several stream crossings can be avoided by changing the location of the road.

## TRINITY—HUMBOLDT STATE ROAD.

This road, beginning at Mad River Low Gap near the boundary between Trinity and Humboldt counties, and running thence across Mad River, over South Fork Mountain, across South Fork of Trinity River and up Rattlesnake and Post creeks, over Post Creek Mountain connects at Peanut with a county highway from Red Bluff to Hayfork. The length is  $31\frac{3}{4}$  miles.

Construction began in 1907 and was partly completed in 1912 so that traffic could get over it. Each year since improvements have been made upon it. In addition to the usual repairs and maintenance work, this year two wooden bridges over Post and Salt creeks, respectively, were replaced with concrete structures. During the last summer, also the piers for two bridges, on Mad and Trinity rivers were constructed by the department, and contracts let for the material and erection of the superstructure. Both bridges will be steel deck-truss on concrete piers. It is hoped to have them completed in time for summer travel next year.

## RED BLUFF EXTENSION.

The legislature in 1913 appropriated \$3,000 for the location and survey of a road from the eastern terminus of the Trinity-Humboldt

Road to Begum Creek near the line between Shasta and Tehama counties.

Three routes were examined, and selection made of a line from Peanut via Bridge Gulch to Wildwood, thence following generally the course of the present road to the summit of Goode's Mountain. From here it leaves the old road, follows the side of Goode's Mountain to the headwaters of Cottonwood Creek; thence down the middle fork of that stream, and across Begum Mountain to Begum Creek at Sylvester's.

The distance from Peanut to Sylvester's by the survey is 36 miles and the maximum grade six per cent.

The cost of construction for 12 feet width of roadway, 18 feet wide on the turns is estimated at \$65,000 plus \$25,000 for bridges and culverts, making the total estimated cost \$90,000.

It is recommended that provision be made for the construction of the proposed extension, contingent on Tehama County obligating itself to continue a road of like grade and character on to Red Bluff.

#### SIERRA STATE HIGHWAY.

This road, situated in Sierra County, was authorized by act of legislature, approved March 8, 1907, at which time the sum of twelve thousand dollars was appropriated to make surveys and construct a road from Downieville to Mount Pleasant, a distance of 20 miles. During the summer of 1907, a survey was made of  $14\frac{1}{2}$  miles of the line, leaving about  $5\frac{1}{2}$  miles unsurveyed. Where the right of way was not donated the county of Sierra procured it without cost to the State. In July, 1908, construction was commenced and 2.9 miles of the road was completed. The width of the roadway constructed is 12 feet; turn-outs, 18 feet; maximum grade,  $6\frac{1}{2}$  per cent.

The cost of building this 2.9 miles of road was \$8,018.97. The funds being nearly exhausted, and winter coming on, the tools and equipment used were stored at Downieville. The next summer some repairing was done but owing to lack of funds no construction was attempted, nor has there been any attempt at maintenance during the last two years.

This road, as stated above, would be about twenty miles in length, if completed; less than three miles of it has been constructed at a cost of \$12,000. In its uncompleted condition, it does not afford convenience to any considerable number of people, and if completed as originally planned, it will not connect any important centers of population or industrial activity; nor will it afford Downieville a good means of reaching the Sacramento Valley. In view of these conditions the wisdom of expending more money to complete the road or of maintaining as a state road the three miles now built is open to question.

In view of the above statement it is recommended that this road be abandoned as a state road.

## KINGS RIVER CANYON ROAD.

This is one of the most expensive roads in the State to construct. Beginning at General Grant National Park in the Kings River region amongst the giant redwoods (*sequoia gigantea*) it runs in a general easterly direction 32.8 miles to the floor of Kings River Canyon, a counterpart of the famous Yosemite Valley in all scenic features excepting the waterfalls.

Less than one-half of the road has been constructed at a cost of about \$75,000. When completed it will afford ingress to the wildest region of the celebrated rugged scenery of the Sierras.

During the last period only maintenance and slight improvements of the roadbed already constructed has been attempted.

## EMIGRANT GAP ROAD.

This road, located along the route followed by the ill-fated Donner party and other immigrants coming into California in the pioneer days, begins at Emigrant Gap, in Placer County, through Donner pass to the west end of Donner Lake. Most of the roadbed was constructed at the time the Central Pacific railroad was being built. Just as the road turned down the east slope of the mountains from the summit it crossed the railroad track through a snowshed at the end of a tunnel. The grade descending from the crossing exceeds 22 per cent. This has always been an extremely dangerous crossing, which was recognized by the officials of the railroad company as well as of this department and the traveling public.

The railroad company agreed to contribute part of the cost of eliminating the crossing, and in 1913 the legislature appropriated \$4,000, and with this fund and the railroad's contribution the state road was changed, a tunnel was pierced under the railroad track, and in this manner the dangerous grade crossing is avoided. The change was completed last summer much to the relief of all concerned.

The other improvements on the Emigrant Gap road effected consisted of the construction of two small concrete bridges and the substitution of iron culverts for sixty wooden structures.

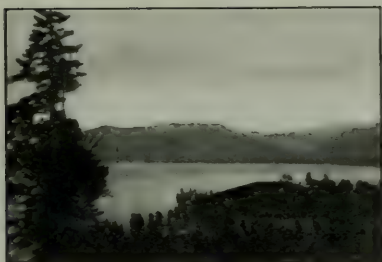
## MEYERS-MCKINNEY ROAD (TAHOE).

This road around the west shore of Lake Tahoe connects the Lake Tahoe road from Placerville with the wagon road from McKinney's to Truckee, Donner Lake and the Emigrant Gap State Road.

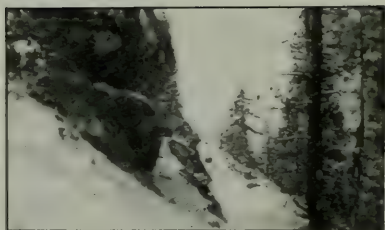
It was authorized by an appropriation made in 1911, and construction was begun in 1912, but it was not until 1913 that it reached a condition permitting travel upon it. Improvements have been added during 1914.

Skirting the west side of the lake affording most entrancing views of that great gem of the mountains, it has become very popular with the mountain tourists.

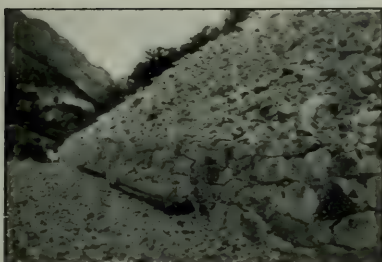




A Charming View of Lake Tahoe.



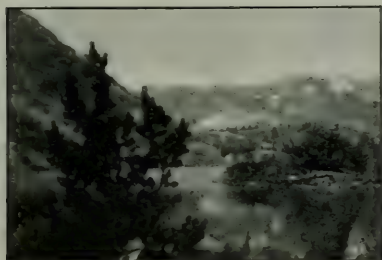
'Neath Beetling Crag.



A Rock Slide.



Through a Virgin Forest on a State Road.

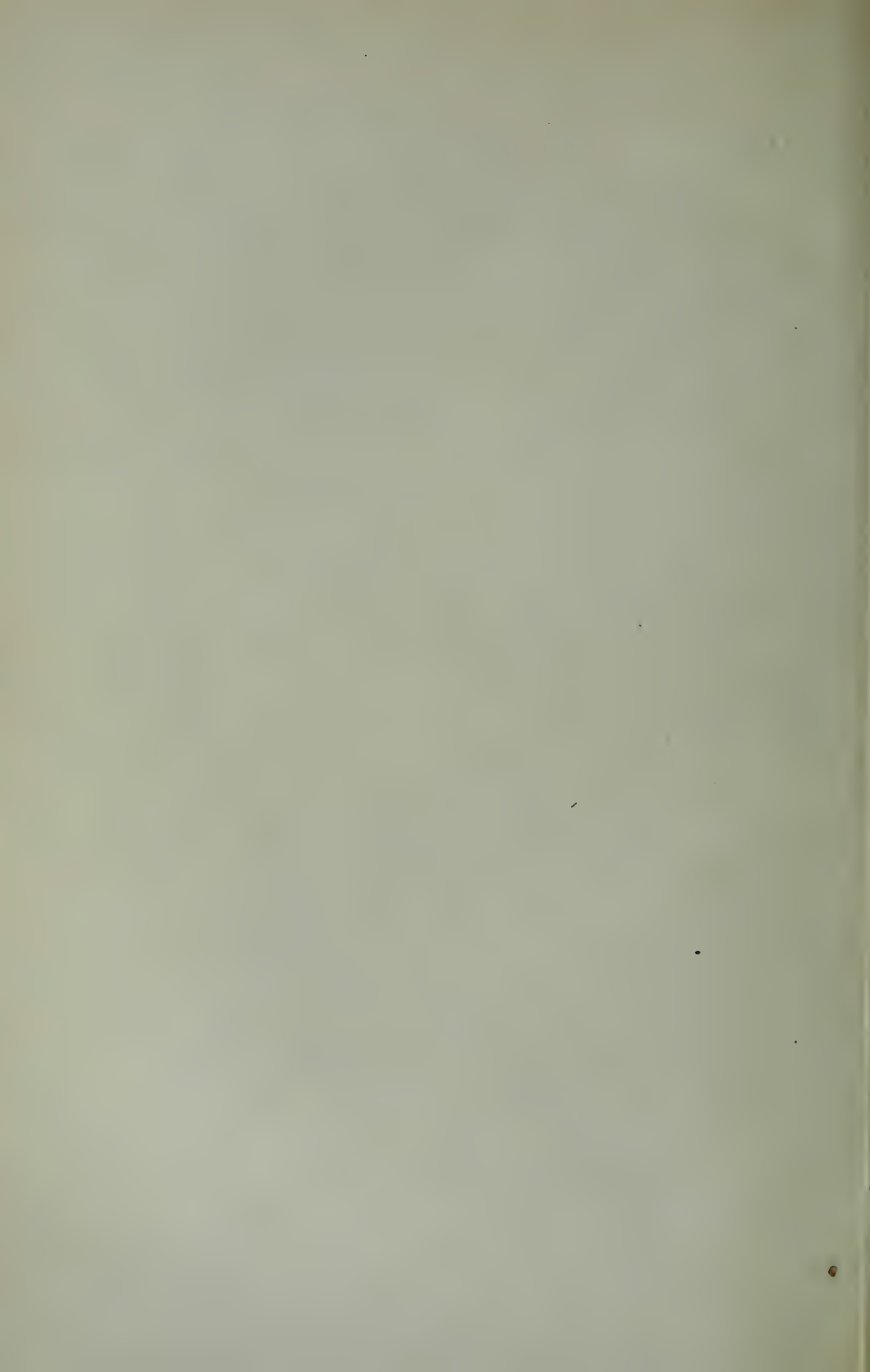


A Glacial Lake, Mono Lake Basin.



Where Christmas Trees Grow, Along a State Road.





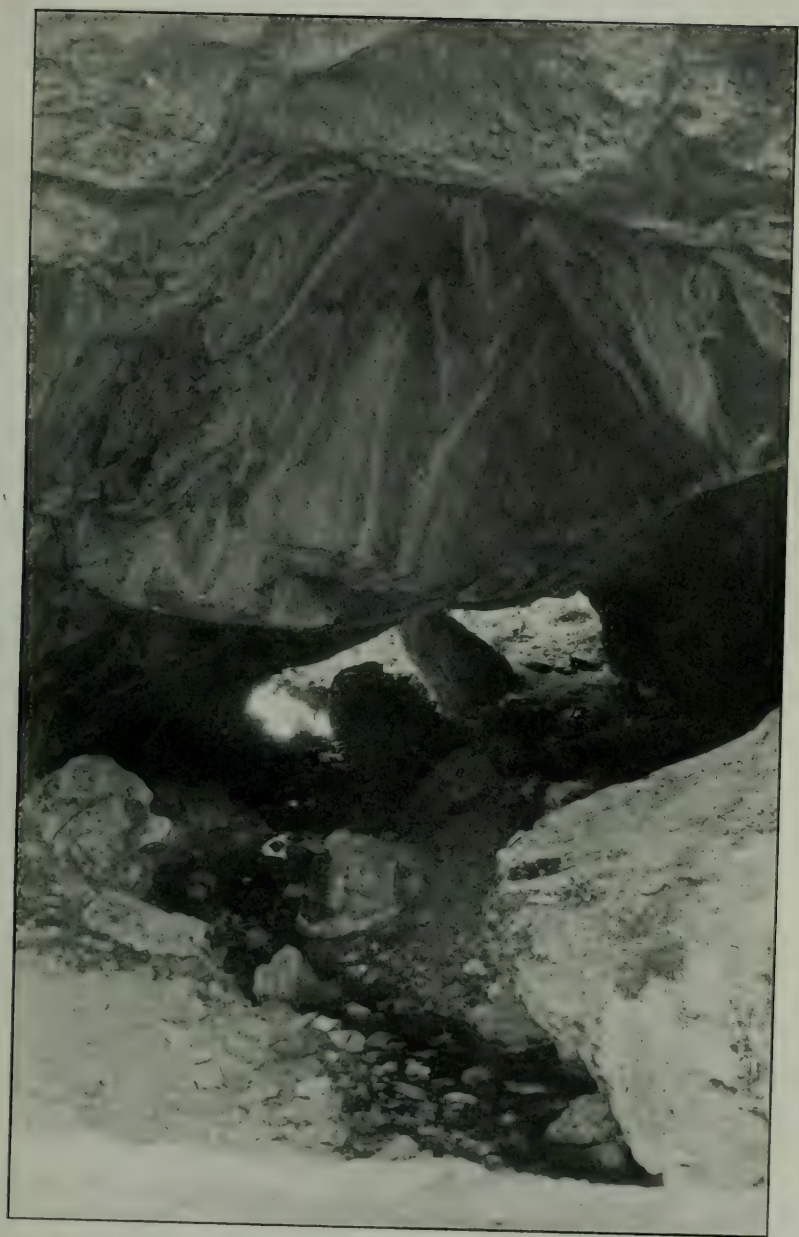
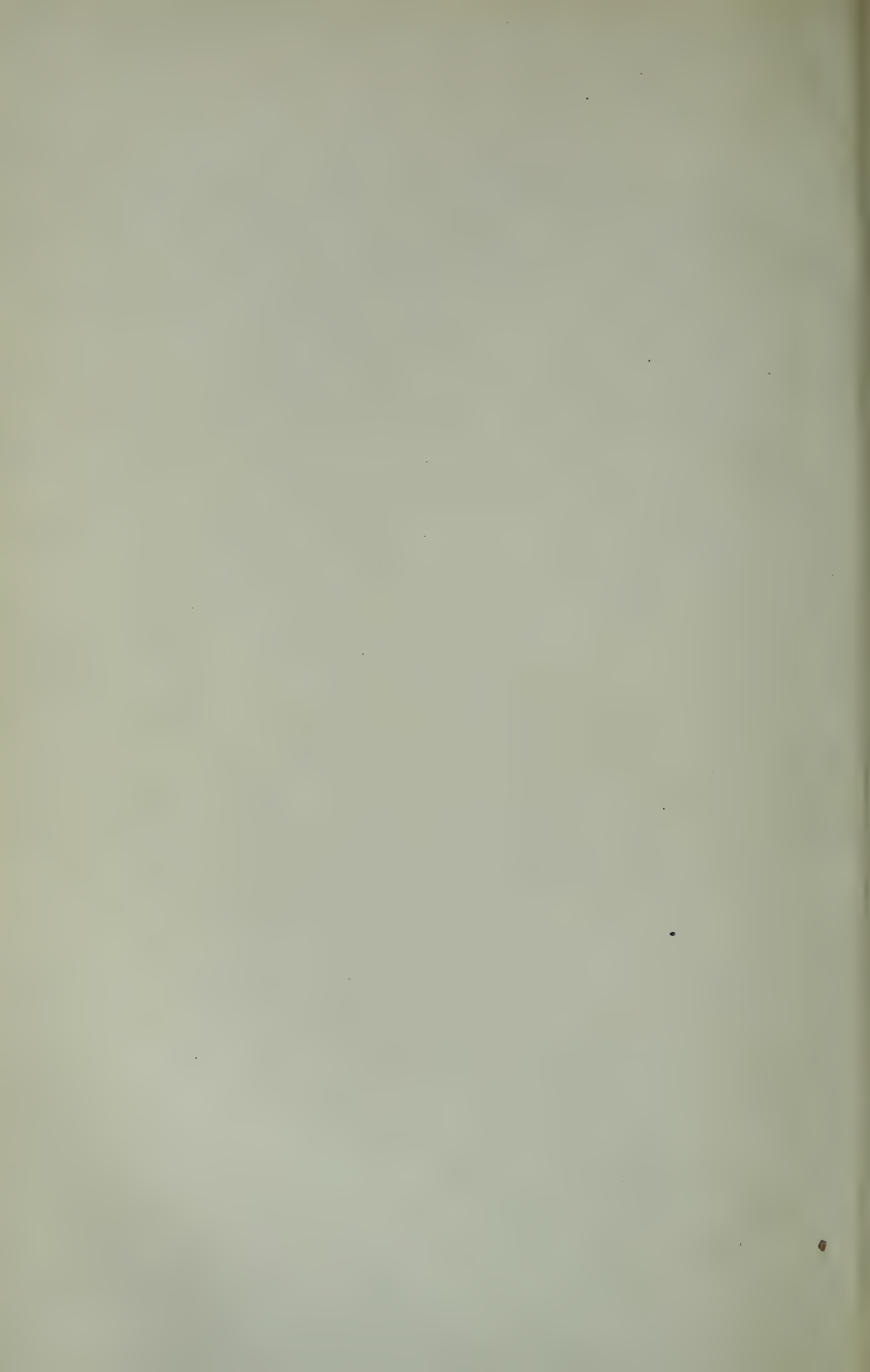


Plate XXXIX. Natural Tunnel on Survey of Eastern Extension of Trinity-Humboldt State Road. The road will run through the tunnel.



## LASSEN STATE ROAD.

This road, lying mostly in a region of volcanic soil and boulders, is difficult to maintain. During the last season, the Department in co-operation with the county of Lassen macadamized about  $1\frac{1}{2}$  miles of roadbed across a particularly bad stretch.

## ALPINE STATE HIGHWAY.

Certain roads traversing the mountain regions in El Dorado, Amador, Alpine, Calaveras and Mono counties constructed by the several counties named, or by toll road companies and later acquired by the counties, were taken over and created a state highway by the act of the legislature, approved April 15, 1911 (Chapter 468, Statutes 1911). The aggregate length of the routes declared by the statute as constituting the Alpine State Highway is about 217 miles and may be divided into three natural geographical sections, as follows: Amador and Alpine counties, 75 miles; Calaveras and Alpine counties, 60 miles; El Dorado, Alpine, and Mono counties, 82 miles.

With the exception of about 24 miles of the Alpine-Mono section, all of the road has been traveled by team and much by automobiles, though there are many steep grades, and, owing to neglect, many miles had become in bad condition on account of slides, washouts and fallen timber. The 24 miles of the Alpine-Mono section mentioned above is mostly new territory not traversed by any kind of road. A survey was made of this portion in 1912 but no funds being available for construction nothing has been done to complete the gap, the cost of which was estimated at \$75,000.

The Alpine State Highway traverses mountainous regions, very sparsely inhabited, and the maintenance of it was a heavy burden upon the counties supporting it; heavier in fact than they were able to sustain and as a consequence much of the road had become very much out of repair and required a large expenditure to put it in condition again. Maintenance of these mountain roads is expensive and with the limited funds at command, improvements which could often be effected by change of location could not be accomplished as desired, although some work in that direction has been executed, notably between Lake Tahoe and Hope valleys and on the Carson Pass branch below (west of) Cooks Station. Here in a long stretch of the road where much teaming is done in the summer and heavy rains occur in winter, the combined effect of the wagon wheels and water has worn the roadway into a ditch from 4 to 12 feet deep, and the width at the bottom equal to the tread of the wagons.

It was deemed best here to shift the road to new ground where a roadway was graded, over a distance of about 15 miles, making a very marked improvement.



On the Ebbetts Pass (Calaveras branch) about three miles of road-bed was surfaced with handbroken rock and earth.

In Mono County a concrete culvert was built at the crossing of Little Antelope Creek.

#### REDWOOD PARK ROAD.

The legislature by an act approved June 13, 1913 (Chapter 398), appropriated the sum of \$70,000 for a road from Saratoga Gap in Santa Clara County, through the Coast Range Mountains, to the California Redwood Park.

A survey was made in the early part of last summer and construction began in September last. The total length as surveyed to Governor's Camp, in the Park, is 16 miles. The road runs through Governor's Camp, the resort and camp grounds of the Park, and terminates at Bloom's Mill. From this point the county of Santa Cruz is constructing a road upon a more direct route to Santa Cruz city than any other road now in existence.

Construction on this road is progressing rapidly under the direction of this Department with the prospect that it will be open to traffic before the end of this year.

#### STATE ROADS ADVISORY COMMITTEE.

The 1913 session of the Legislature adopted Assembly Joint Resolution No. 31 (Chapter 77, Concurrent and Joint Resolutions, 1913), creating an advisory committee consisting of two senators and two members of the assembly—

“To confer with the state engineer and the state board of control, regarding location, construction and maintenance of state roads other than state highways constructed under and by virtue of the ‘state highways act’ of California and to report back with recommendations to the forty-first session of the Legislature.”

The committee appointed consisted of Senators P. F. Cogswell and Benjamin Rush and Assemblymen W. F. Chandler and A. G. Kuck. This committee, with Mr. Clyde L. Seavey, of the Board of Control, and the State Engineer, made a trip during the autumn of 1913 over all of the roads enumerated in the foregoing description of state roads as well as over the routes of several proposed state roads.

The advisory committee will present a report and its recommendations to the coming session of the Legislature.

#### ROAD MAINTENANCE FUND.

By provision of the motor vehicle act, one half of the net receipts for motor vehicle licenses is assigned to the State for road purposes. Of the funds received by the State from the source stated, \$125,000 was allotted for maintenance and improvement of the state roads above enumerated.



Snow Scene, Lake Tahoe.



"A Friend in Need" Breaking Snow on  
Emigrant Gap Road.



A View Point on Myers-McKenny  
Road.



Route of State Road, Before Clearing.



The acquisition of these funds has enabled the department to maintain and preserve the roads much better than could otherwise have been done, and also enabled the inauguration of all of the improvements above described.

TABLE 46.  
EXPENDITURES FOR MAINTENANCE OF STATE ROADS.  
NOVEMBER 30, 1912, TO NOVEMBER 1, 1914.

Emigrant Gap State Road—			
65 corrugated iron culverts, cost .....	\$1,287	89	
2 concrete culverts .....	2,000	00	
Machinery .....	460	39	
Labor and team hire, etc. ....	14,861	82	
Total .....			\$18,610 10
Kings River Canyon Road—			
Machinery .....	\$134	24	
Labor, team hire, etc. ....	3,611	83	
Total .....			3,746 07
Alpine State Highway—			
66 corrugated culverts .....	\$849	55	
2 concrete bridges .....	2,500	00	
Machinery .....	697	33	
Labor, team hire, etc. ....	29,556	20	
Total .....			33,603 08
Lake Tahoe State Road—			
10 corrugated culverts .....	\$347	35	
Extension of sprinkling system .....	606	73	
Machinery .....	2,473	33	
Labor, team hire, etc. ....	19,589	35	
Total .....			22,966 76
Lassen State Highway—			
Machinery .....	\$939	00	
Labor, team hire, etc. ....	1,706	03	
Labor, team hire, etc., Lassen County .....	286	00	
Total .....			2,931 03
Mono Lake Basin Road—			
Machinery .....	\$1,168	29	
Labor, team hire, etc. ....	8,882	51	
Total .....			10,050 80
Myers-McKinneys State Road—			
20 corrugated culverts .....	\$434	19	
Machinery .....	2,844	11	
Labor, team hire, etc. ....	5,183	54	
Labor, team hire, etc., forest service .....	500	00	
Total .....			8,961 84
Sonoma and Mono Road—			
Wooden bridge .....	\$600	00	
Concrete bridges .....	3,300	00	
Machinery .....	275	00	
Labor, team hire, etc. ....	7,836	96	
Total .....			12,011 96
Trinity State Road—			
10 corrugated culverts .....	\$192	51	
2 concrete culverts .....	2,500	00	
2 bridges .....	13,000	00	
Machinery .....	2,762	93	
Labor, team hire, etc. ....	9,893	93	
Total .....			28,349 37



TABLE No. 47.  
SUMMARY OF STATE ROAD STATISTICS.

	Miles long--	Miles built.	Appropriations										Motor Vehicle	Total	Amount expended--	Balance Nov. 1, 1914
			1895	1897	1899	1901	1903	1905	1907	1909	1911	1913				
Lake Tahoe:																
Surveys and construction	62	62	\$2,500													
Improvements				\$25,000				\$6,000	\$10,000	\$20,000	\$15,000					
Maintenance				9,200				9,200		10,000	10,000				\$165,784	\$6,516
Mono Lake Basin Road:																
Surveys and construction	9	9		\$10,000												
Improvements				25,000			25,000									
Maintenance								1,000	2,500	3,000	5,000	5,000	5,000	71,500	68,760	2,740
Sonora and Mono Road:																
Improvements								20,000	12,000	10,000						
Maintenance	78	78					4,000	8,000	800	12,000	12,000	1,000	8,500	88,300	84,908	3,402
Trinity and Humboldt Highway:																
Survey and construction	33	33					1,800		50,900		50,000	50,075	22,200	184,075	175,782	8,293
Maintenance																
Sierra and Downieville:									12,000					12,000	11,913	87
Survey and construction	20	3														
Kings River:																
Survey and construction	32	141						*25,000		25,000	25,000	4,000		79,000	76,132	2,868
Maintenance																
Emigrant Gap Road:																
Survey and construction	28	23								15,000		4,000				
Maintenance											5,000	5,000	8,200	37,200	34,231	2,969
Alpine State Highway:																
Maintenance	217	103									35,000	6,000	33,000	74,000	61,786	12,214
Myers-McKinneys Highway:																
Survey and construction	28	28									25,000	142,168				
Maintenance												2,000	13,000	82,168	78,626	3,542
Lassen State Highway:																
Maintenance	29	29									5,000		2,000	7,000	5,693	1,307

	Received	Expended	Balance
State Funds	\$807,543	\$763,705	
Fresno County	12,500	12,500	
Forest Service	500	500	
Totals	\$820,543	\$776,705	\$43,838

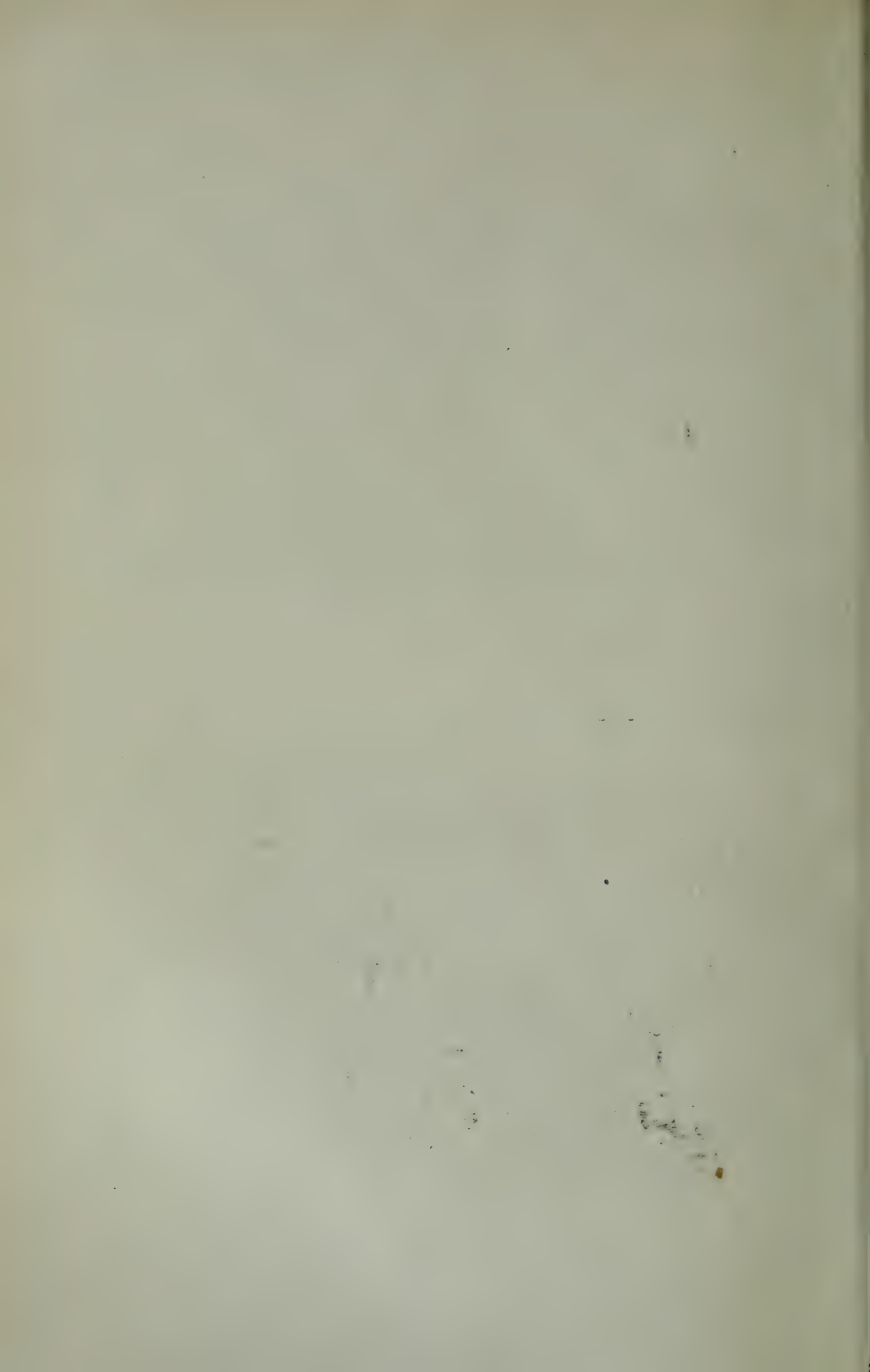
\*Kings River Canyon Road—state appropriation, \$25,000; Fresno County, \$12,500; state, \$50,000. Total cost, \$87,500.  
†\$500 additional donated by Forest Service.



Plate XLI—A. Building Concrete Bridge for Mountain Road.



B. Concrete Bridge, Salt Creek, Trinity-Humboldt State Road.



## TRAFFIC CENSUS ON MOUNTAIN ROADS.

But little observation has been made heretofore of the amount of travel on the state roads in the mountain regions. In 1913 and 1914 on some portions of a few of these roads a partial census was taken, the results of which will appear in a table presented herewith.

It has long been the custom with many people living in the great valley to take a trip into the mountains during the summer months. A family having a team will prepare a wagon in which the members may ride, and carrying tents, bedding, camp equipment, etc., start out for a camping tour through the scenic regions. Sometimes parties are organized, ranging in numbers from three or four to one hundred and fifty people. Frequently these parties extend their tours into the rugged fastnesses of the high mountains far beyond any point reached by wheeled vehicles and where their impedimenta must be transported upon the backs of pack mules, while the people ride on horseback or walk as best suits them.

Since the Department of Engineering has begun systematic improvement of the roads acquired by the State they are each year attracting more and more of these roving, nature-loving tourists.

Several of the roads, too, are thoroughfares over which great droves of stock are driven every spring from the lowlands to Alpine pastures where they are grazed during the short summer and returned over the roads again in the autumn. The passage of stock, in droves, entails a great amount of work upon the road crews to clear the roadway of rocks and gravel rolled down by the stock following along the hillsides above.

A great many campers push their way to some inviting spot by the roadside where they pitch camp and remain for several weeks, hunting, fishing, and enjoying the delights of outdoor life, returning over the same route to their homes. Sometimes parties will traverse a state road part way and then finding a branch road, follow it, so that enumerators record them only at one end of the road. Such travel is designated as "local traffic," to distinguish it from "through traffic" which travels the full length of the roads.



The table of partial census referred to above which, it will be observed, shows a very marked increase in travel for 1914 over that in 1913 on most of the roads, here follows:

TABLE No. 48.  
Traffic Census, State Roads.

Name of road	Year	Automobile number		Team number		Loose stock number	
		Through	Local	Through	Local	Through	Local
Emigrant Gap -----	1913	2,200	-----	100	-----	440,000	-----
	1914	4,500	-----	1,100	-----	440,000	-----
Myers-McKinneys -----	1913	10	-----	-----	-----	-----	-----
	1914	3,000	-----	1,000	-----	-----	-----
Lake Tahoe -----	1913	2,919	-----	-----	-----	-----	-----
	1914	4,405	-----	-----	-----	-----	-----
Alpine:							
Carson Pass -----	1913	31	44	45	135	-----	-----
	1914	169	-----	228	200	-----	-----
Ebbetts Pass -----	1913	20	70	158	-----	-----	-----
	1914	750	1,500	343	-----	-----	-----
Alpine Trunk -----	1913	192	-----	146	7	-----	-----
	1914	331	-----	-----	-----	-----	-----
Alpine, Mono section -----	1913	60	300	620	45	-----	10,000
	1914	330	1,060	612	-----	-----	-----
Sonora-Mono -----	1913	200	50	100	75	90,000	120,000
	1914	500	360	170	612	98,000	123,000
Trinity-Humboldt -----	1913	200	-----	50	-----	-----	-----
	1914	670	-----	150	-----	-----	-----

## EIGHTEEN MILLION DOLLAR STATE HIGHWAYS.

When the people of the State voted to create a bond issue of eighteen millions of dollars to acquire a complete system of state highways, they expressed emphatic declaration that California should be in the vanguard of the march of twentieth century progress.

Although the vote in favor of the measure indicated a deep interest in the subject on the part of the people, it is doubtful if many of them fully realize its importance nor the influence upon industrial development of the State that will be exerted by a system of good roads such as is contemplated by the act.

Much as railroads, rivers and canals are a means for transportation of the commerce of the country, enormous as that commerce is over those highways, they are not so important to the mass of the people as are good roads. Every pound of produce and nearly all merchandise transported over the railroads and waterways must be hauled to the receiving stations, or from the points of debarkation to the depots of distribution, while probably as much more is transported over the roads in inter-community traffic without ever being transferred to the public carriers.

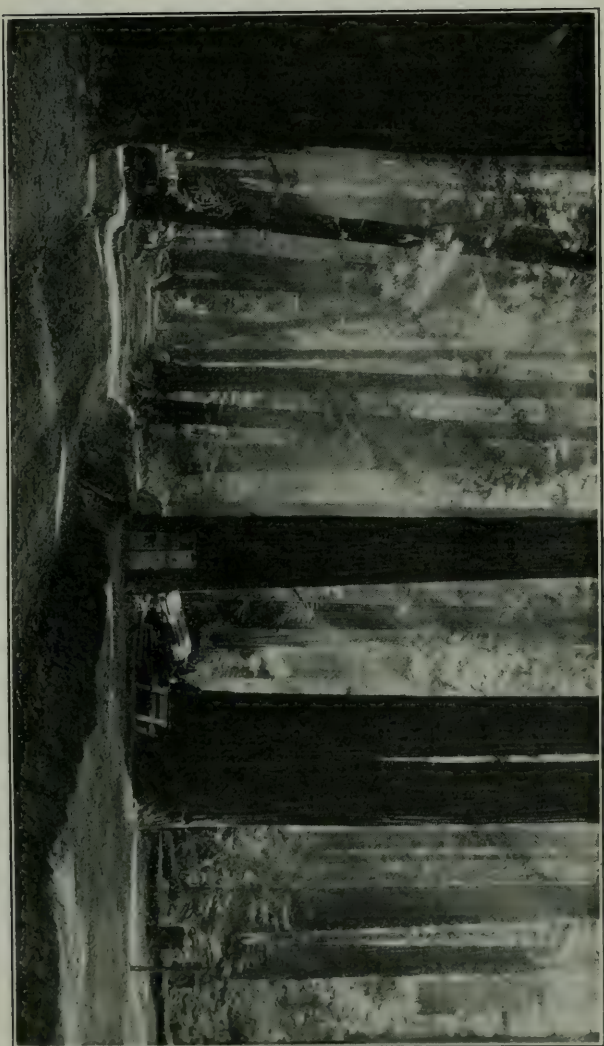
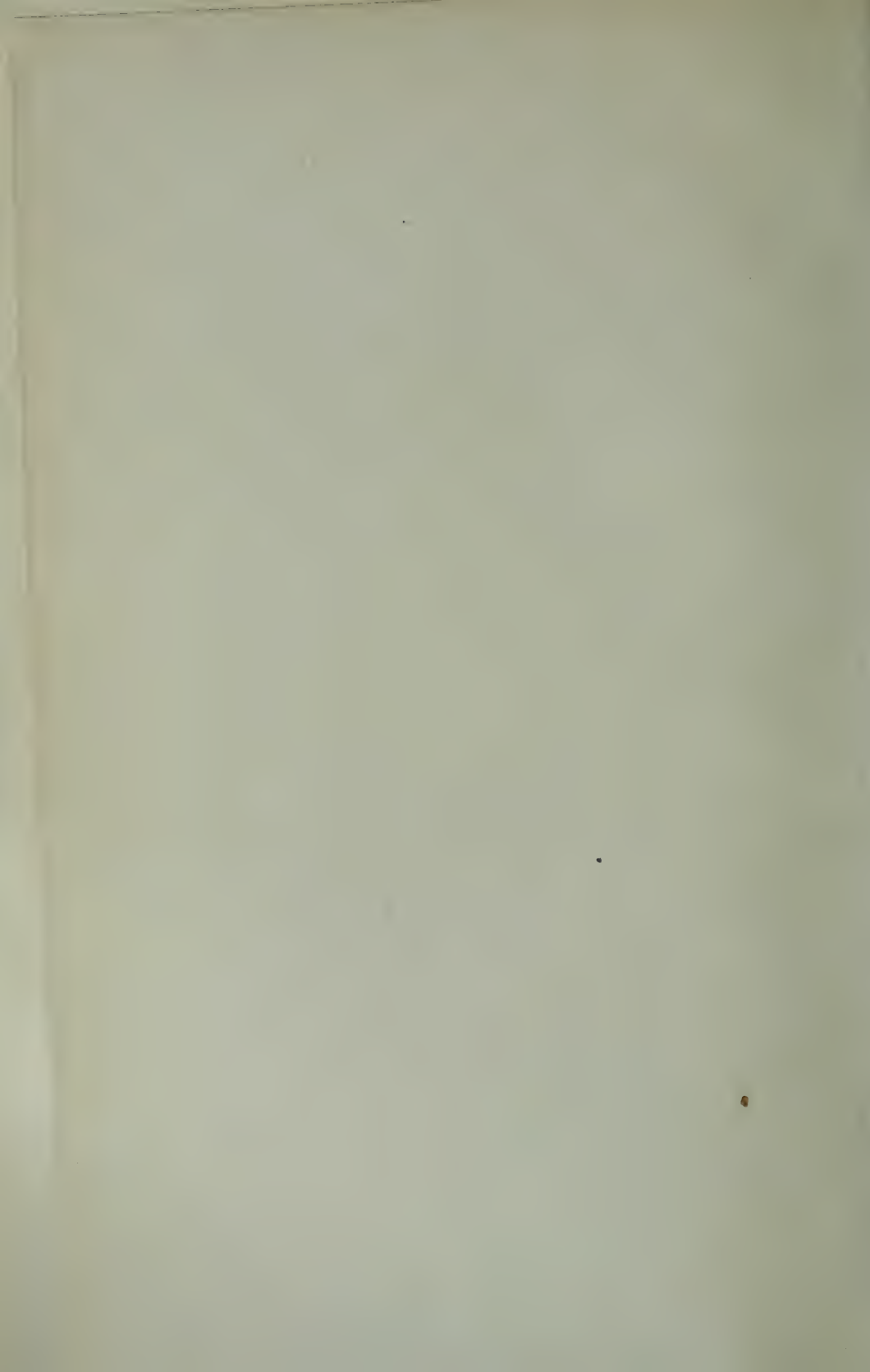


Plate XLII. Building State Highway Through the Forest.



It is held that as a general rule the suitable improvement of a highway within reasonable limitations will double the value of the land adjacent to it and increase that of more distant property within a large radius of influence. Accepting the statement as true, then the entire cost of the proposed system will have been returned to the State many times over in enhanced values long before its completion.

The near perfection of the motor vehicle as a means of transportation, enabling the traveler to go in an hour farther than he formerly went in a day, and making it possible to deliver produce to market in a fresh state from distances that absolutely were impossible to cover with the best animal locomotion, is a factor of great potency which can not be ignored in contemplating future developments.

There are today 120,000 automobiles registered in the State. If one third of them are trucks, there are still 80,000 passenger cars, ranging in size from two-passenger roadsters to the big autobusses carrying 75 passengers. Allowing an average of five passengers to each and a daily run of only ten miles, it aggregates 4,000,000 passenger miles traveled every day. Add to this 40,000 trucks carrying two tons each and running  $12\frac{1}{2}$  miles a day gives a million ton miles of freight carried each day by motorpower over the existing roads of the State, good, bad and execrable. These figures are purely speculative. The writer does not know that they represent more or less than the facts, but they are offered to the reader as a basis to figure for himself the importance of this factor in the demands for "good roads" and more of them.

Another factor which may well be considered in this connection is the attraction that good roads will have for the tourist. Some states are spending large sums in betterment of their highways with a view of inducing automobilists from other states to travel over them, and no state in the Union, nor any country in the world, can offer to the tourist such attractions as will be opened to his pleasures in the mountains and at the seashore as California, when she shall have acquired a complete system of good highways.

Europe found long ago that it pays to make its scenic regions accessible over well constructed roads, and Switzerland, particularly, has expended vast sums in constructing elegant roadways, sometimes carved out of the sheer face of crags overhanging the tumbling torrents below. In two years after automobiles were admitted to these scenic highways, the registrations at tourist hotels doubled in number.

It is no dream to believe that with the construction of good, smooth roads of easy grades in the mountains, through the valleys and along the seashore, the miners' and shepherds' cabins and the fishermen's "shacks" will be displaced in scores and hundreds of picturesque spots by attractive and comfortable modern hostelries. Then, it will be



realized that California made no mistake when she appropriated eighteen million dollars from the public treasury for the laying of the proposed network of highways throughout her communities.

#### STATE HIGHWAYS.

The State has undertaken to construct and maintain a system of state highways distinct from the state roads elsewhere referred to in this report and has appropriated the sum of \$18,000,000 for the purpose.

The state highway act, approved March 22, 1909, outlines in somewhat general terms the scope of the work, the locations of the routes, places the jurisdiction over the proposed state highways in the Department of Engineering, and provides for a bond issue of \$18,000,000 and for a state highway fund and a state highway sinking fund. This act was approved by the people at the general election held in November, 1910.

By an act of the legislature in 1911, the Advisory Board of the Department of Engineering was increased to seven members, and the administration of the \$18,000,000 highway fund was delegated to three appointed members of the board, designated as the State Highway Commission.

A large force of engineering parties and office employees has been engaged in making surveys, locations and plans for highways, and at the present writing more than six hundred miles of state highways have been constructed under standardized specifications and about four hundred miles additional are under contract or being advertised.

The types of roadway adopted vary according to the conditions encountered, and were selected after careful study of all matters affecting cost, durability and service.

Bridges and culverts of the most substantial character have been introduced, and the design has been made with due regard for ethical considerations.

A summary of the recent operations of the State Highway Commission is presented in the following report, compiled by Mr. George B. Harrison:

#### SUMMARY OF OPERATIONS OF CALIFORNIA STATE HIGHWAY COMMISSION.

By GEORGE B. HARRISON.

Construction of the state highways under the act providing the \$18,000,000 bond issue has proceeded under the general direction of the California Highway Commission, composed of the three appointed members of the Advisory Board of the Department of Engineering. The plan of the state highways act for principal routes through the Sacramento and San Joaquin valleys and along the coast has been advanced so definitely that the highway commissioners and the highway engineer have been able to give considerable time in 1914 to studies of the secondary routes which the law contemplates to connect the mountain and other county seats



XLIII. Concrete Retaining Wall, State Highway.



not on the through routes. The latter have been studied by personal inspections, and reconnoissances have been made and ordered in advance of consideration of the location surveys.

The main routes have assumed definite position in all parts of California, extending from Crescent City and Eureka on the northern coast to San Francisco and through San Luis Obispo and Santa Barbara to Los Angeles and San Diego, and in the interior from the Oregon line, via Yreka, Redding, Red Bluff and Marysville to Sacramento, thence through Fresno and Bakersfield to Los Angeles. The cities on the west side of the Sacramento Valley, those between the San Joaquin Valley and Santa Cruz, and the principal sections of southern California, also have roads laid out for improvement, with construction already provided for.

One hundred and thirty-six contracts had been initiated by the California Highway Commission up to November 30, 1914, and under them, sections of work have been completed, or were under way, in the following counties: Alameda, Butte, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Humboldt, Imperial, Kern, Los Angeles, Madera, Marin, Mendocino, Merced, Monterey, Napa, Orange, Placer, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Siskiyou, Solano, Sonoma, Stanislaus, Shasta, Tehama, Tuolumne, Ventura, Yolo and Yuba. Other work of a preliminary nature, such as surveys or reconnoissances, has been ordered by the Highway Commission for all the remaining counties and is to be prosecuted vigorously during 1915.

The following summary shows progress made on the state highways to November 30, 1914:

	Miles
Surveys made and plans in various stages of preparation-----	2,150
Layouts made (154) -----	1,164
Contracts advertised or awaiting award-----	47
Contracts let, including certain day labor work (136)-----	987
Work completed and accepted-----	320
Work completed but not yet accepted-----	300

Of the 987 miles of work under contract a division may be made by types of construction as follows:

Type	Miles
Graded only (to be surfaced under future contracts)-----	266.0
Macadam with thin bituminous carpet-----	7.6
Oil macadam -----	24.4
Cement concrete with thin bituminous top-----	650.1
Macadam with thick bituminous top-----	16.5
Cement concrete with thick bituminous top-----	19.1
Timber and concrete trestle -----	3.1
Total -----	986.8

The principal items of the completed work have cost the State approximately as follows on the first 211 miles of highway completed and accepted:

Excavation, regardless of classification-----	\$0 44 per cubic yard.
Concrete, in structures -----	12 60 per cubic yard.
Concrete, in pavement bases-----	5 93 per cubic yard.
Asphaltic concrete wearing surfaces, 1½ ins. thick	0 54 per square yard.
Thin bituminous tops, ¾ to ½ inch thick-----	0 09 per square yard.

State highway routes thus far established, and the counties through which they pass, are as follows:

Route 1, along the Pacific Coast north of San Francisco Bay, through Marin, Sonoma, Mendocino, Humboldt and Del Norte counties. Length, as surveyed and with surveys ordered, 381.2 miles; completed or under contract, 111.6 miles.



Route 2, along the coast south from San Francisco to San Diego through San Mateo, Santa Clara, San Benito, Monterey, San Luis Obispo, Santa Barbara, Ventura, Los Angeles, Orange and San Diego counties. Length, exclusive of county highway in Los Angeles County as surveyed, 464.6 miles; completed or under construction, 302.3 miles.

Route 3, through the Sacramento Valley, from Sacramento to the California-Oregon boundary line, through Sacramento, Placer, Yuba, Sutter, Butte, Tehama, Shasta and Siskiyou counties. Length, as surveyed, 277.6 miles; completed or under construction, 158.5 miles.

Route 4, through the San Joaquin Valley, from Sacramento to Los Angeles, through Sacramento, San Joaquin, Stanislaus, Merced, Madera, Fresno, Tulare, Kern and Los Angeles counties. Length, as surveyed, 270.8 miles; completed or under construction, 211.1 miles.

Route 5, from the San Joaquin Valley system to Santa Cruz via Oakland and San Jose. Length, as surveyed, 92.2 miles; completed or under construction, 55.7 miles.

Route 6, from Sacramento across the Yolo by-pass to a connection with route 7 near Davis. Length, as surveyed, 14.5 miles; under contract, 3.1 miles.

Route 7, from Tehama Junction to Benicia, connecting the county seats of Glenn, Colusa, Yolo and Solano counties. Length, as surveyed, 151.3 miles; under construction, 93.7 miles.

Route 8, from a connection with Route 1 near Ignacio to a connection with Route 7, either at Benicia or Cordelia, via Napa, through Marin, Sonoma and Napa counties. Length, as surveyed, 26.2 miles; under construction, 4.5 miles.

Route 9, connecting San Bernardino with the main highway system, through Los Angeles and San Bernardino counties. Length as surveyed, 31.8 miles; completed or under construction, 17.9 miles.

Route 10, connecting Hanford with the main route and running to Visalia. Length, as surveyed, 18.5 miles.

Route 11, connecting Placerville with the main route at Sacramento. Length, as surveyed, 29.1 miles; completed or under construction, 18.7 miles.

Route 12, connecting El Centro with the main system at San Diego and running through Imperial and San Diego counties. Length, as far as surveys are completed, 102.5 miles; under construction, 21.4 miles.

Route 13, connecting Sonora with the main system in the San Joaquin Valley through Stanislaus and Tuolumne counties. Length, as surveyed, 49.5 miles; under construction, 10.9 miles.

Route 14, in Contra Costa County. Length, as surveyed, 20.8 miles; under construction, 10.6 miles.

Route 15, connecting Colusa with Route 7 at Williams. Length, 8.5 miles.

Route 16, connecting Lakeport with Route 1 at Hopland. Reconnaissance made.

Route 17, connecting Auburn with the main road in the Sacramento Valley. Length, as surveyed, 15.6 miles.

Route 18, connecting Mariposa with the main system in the San Joaquin Valley at Merced. Surveys in progress. Approximate length, 33.9 miles.

Route 19, connecting Riverside with the main system at Los Angeles. Length, as surveyed, 16.9 miles; completed or under construction 16.3 miles.

Route 20, connecting Weaverville with the main system at Redding. Length, as surveyed, 47.9 miles.

Route 21, from Richvale to Oroville, in Butte. Length, as surveyed, 8.7 miles.

The state highway system comprehends approximately 3,000 miles of improved roads to comply with the law, and of these, 1,800 miles are included in the main routes. These latter are to be paved, while the lateral or feeder roads will be surfaced with gravels or other relatively inexpensive native materials. Construction is governed on the line of the following principal characteristics of the roads built: (1) A right of way not less than 60 feet in width, where it is reasonably obtainable, and as direct between objective points as is consistently possible; (2) gradients not exceeding 7 per cent, even in the mountainous parts of the State; (3) curves as open as possible and in no case of less than 50 feet in radius; (4) as many

culverts of sufficient capacity as are needed to take care of surface and underground water; (5) a traveled way, under ordinary conditions, not less than 21 feet in width, and in the mountains not less than 16 feet wide, with the center paved or surfaced so as to be hard and smooth under all climatic conditions at all times of the year, the width of surfacing to be in general 15 feet; (6) smoothly graded roadsides, reserved for future tree planting.

The policy as to paving was established at the outset in a decision to adopt a type of paving that would accord with the traffic needs of the locality served; instead of a rigid standard, local conditions were met by varying types, thereby saving waste of money through unnecessarily high first cost or great maintenance charges. Three types of pavement are possible under conditions in this State: (1) oil macadam pavement (penetration method); (2) concrete roadway with a relatively thin bituminous wearing surface; (3) concrete roadway with a thick bituminous top of asphaltic concrete.

California is fortunate in its production of paving materials, and this has aided materially in state highway construction. This is especially true of the wearing surfaces, for the vast supply of California oil with an asphaltic base has made possible the adoption successfully of the bituminous coverings for the pavements of the California state highways. The earliest work of this sort laid by the Commission was placed near Fresno, where it has been under constant and heavy traffic for two years with hardly any wear appreciable and with almost no need of attention for repairs. It gives every indication of a life of at least four years before repairs will begin to be necessary.

An experience of more than two years has likewise demonstrated the suitability of a concrete base of four inches in thickness where the subgrade is firm and hard or can be made so and likely to remain so; and in most cases where the traffic is normal, with a daily volume of up to, say, 500 to 600 vehicles, the four-inch cement concrete base with a bituminous top of one half to three eighths inch in thickness is being constructed. If the concrete is laid over adobe or other bad material, the base is thickened to five or six inches. The width of the paving is generally fifteen feet, exclusive of the shoulders. Where the traffic is very great in volume, as on the peninsula south of San Francisco, the paving is made wider, from twenty to twenty-four feet, and the wearing surface is thicker, ordinarily one and one half inches of asphalt or asphaltic concrete.

A maintenance organization for the state highways was initiated in 1914 by the Highway Commission and is being established in all of the seven divisions of the work for the utilization of the money made available in the State's portion of the motor vehicle fund.

## MOTOR VEHICLE DIVISION.

By an act passed by the legislature in 1913 (Chapter 326, Statutes 1913), it was made the duty of the Department of Engineering to register all automobiles and motoreycles, their owners or operators and all chauffeurs, and to issue licenses therefor. In short, the administration of the law requiring motor vehicles and their operators to be licensed by the State was placed in the Department of Engineering.

The law was approved May 31st, to go into effect on December 31, 1913.

The fee for motor vehicle licenses imposed by this law varies in amount according to the rated horsepower of the motor or engine, as follows:

For less than 20 horsepower-----	\$5 00
20 to 29 horsepower, inclusive-----	10 00
30 to 39 horsepower, inclusive-----	15 00
40 to 49 horsepower, inclusive-----	20 00
50 to 59 horsepower, inclusive-----	25 00
60 horsepower and over -----	30 00

The fee for motorcycles is \$2.00 and for chauffeurs' licenses, \$2.00.

All licenses must be renewed at the same fee each year. The collection of the fee was delegated to the State Treasurer.

In order to administer the law, a division was organized in the Department of Engineering for the purpose, designated Motor Vehicle Division. Mr. W. R. Ormsby was appointed superintendent of the division, and with a large force of clerks, stenographers and other assistants, installed in the State Capitol.

During the first months after the law became effective but few licenses were issued because actions had been commenced in the courts to test the validity of the act, and until a decision was handed down but few automobile owners applied for licenses.

After the decision of the Supreme Court sustaining the law and until the present writing, about 120,000 automobile and 21,000 motorcycle licenses were issued. With each automobile license is given two number plates, bearing the license number, to be attached to the car. The plates used in 1914 weighed three pounds a pair, and as 123,000 pairs were purchased the weight of the number plates used during the year amounted to 180 tons, or eight carloads of 22½ tons each.

The plates purchased for 1915 are somewhat lighter in weight.

It being impracticable to test the engines of vehicles for which license is desired, the Division accepted the rating placed upon them by the makers.

It was discovered, however, that this rating was not always true. Some makes of engines were found which were actually of greater horsepower than the rating indicated and as this was manifestly unfair to those whose engines were correctly rated, the Department made inquiries to obtain a reasonably correct method of deducing the power of an internal combustion engine from the dimensions of the parts through which it derives its power.

Professor Wm. D. Ennis, member of the American Society of Mechanical Engineers, Professor of Mechanical Engineering at the Polytechnical Institute of Brooklyn, New York, has evolved a formula based upon the thermodynamic principles underlying the generation of power



in an internal combustion cylinder working under the following conditions:

(1) A pre-compression pressure of 12 pounds per square inch, absolute, and a temperature of 200 degrees Fahrenheit.

(2) Compression takes place along a curve,  $P.V.^{1.3}$ , which equals a constant.

(3) Temperature after compression, 600 degrees Fahrenheit.

(4) Temperature after ignition, 3,000 degrees Fahrenheit.

(5) Expansion along a curve,  $P.V.^{1.3}$ , a constant.

The formula derived from the foregoing is expressed thus:

$$\text{H.P.} = \frac{a l r}{C} \text{-----} (1)$$

H.P. = Horsepower.

a = area of cylinder bore in square inches.

l = length of stroke in inches.

r = revolutions of crankshaft per minute.

C = Constant derived from above conditions = 12,620.

The area of a cylinder is found by the equation:  $0.7854d^2$ , where d = diameter of the bore.

The "piston travel," i. e., the distance the piston travels at each revolution of the crankshaft is twice the length of stroke, and reduced to feet is expressed thus:

$$\frac{2l}{12} \text{ or } \frac{l}{6} \text{-----} (2)$$

The "piston speed," (s), in feet per minute is equal to the piston travel multiplied by the number of revolutions per minute, or:

$$s = \frac{l r}{6} \text{-----} (3)$$

Per contra,  $l r = 6 s$

The Institute of Automobile Engineers found from actual tests of automobile engine performances that the relation between the piston speed and the cylinder dimensions could be expressed by the formula:

$$s = 600 \left( \frac{l}{d} + 1 \right) \text{-----} (4)$$

Since  $\frac{l r}{6} = s$ , and  $600 \left( \frac{l}{d} + 1 \right) = s$ , then

$$l r = 3600 \left( \frac{l}{d} + 1 \right) \text{-----} (4)$$

Substituting this value of l and r in the formula (1) above, in which  $\text{H.P.} = \frac{a l r}{C}$  and also substituting for a, its equivalent  $0.7854 d^2$ , formula (1) becomes:

$$\text{H.P.} = \frac{3600 \left( \frac{l}{d} + 1 \right) 0.7854 d^2}{12,620} \text{-----} (5)$$



which in turn can be reduced to several forms, thus:

$$\text{H.P.} = 0.224 \left( -\frac{1}{d} + 1 \right) d^2 \text{-----} (6)$$

$$\text{H.P.} = 0.224 \left( \frac{1+d}{d} \right) d^2 \text{-----} (7)$$

$$\text{H.P.} = 0.224 (1+d) d \text{-----} (8)$$

Re-stating the value of the elements of the last formula (8):

H.P. = Horsepower.

l = length of stroke in inches.

d = diameter of cylinder in inches, the rule for computing the horsepower of an automobile engine cylinder is given thus:

Add the stroke and diameter, both expressed in inches; multiply the sum by the diameter, and multiply that product by the decimal 0.224. For example:

What is the horsepower of a four-cylinder automobile engine with a three-inch bore and four-inch stroke?

Taking the formula (8) for one cylinder,  $\text{H.P.} = 0.224 (1+d)d$  and substituting figures for the letters, it becomes:

$0.224 \times 4 + 3 \times 3 = 0.224 \times 7 \times 3 = 4.704$ , which is taken to the nearest tenth, or 4.7. Multiply this result by the number of cylinders, or  $4.7 \times 4 = 18.8$  horsepower, as the answer.

Many imported engines have the dimensions expressed by the metric system of notation. In such cases the bore and stroke are given in millimeters, and the formula becomes:

$$\text{H.P.} = 0.000347 (1+d) d$$

wherein H.P. = horsepower,

l = length of stroke in millimeters,

d = diameter of cylinder in millimeters.

The Department of Engineering adopted the last above stated formula for determining the horsepower of motor vehicles, and the fee for all licenses issued for the current year has been computed by that formula.

Some automobile owners having cars the horsepower of which had been underrated, have made vigorous protests against the new ratings, but the Department submits that the new rates, being based upon a more correct method, are equitable, whereas the old rates were unfair.

The operations of the Motor Vehicle Division for the fiscal year ending June 30, 1914, are set forth in detail in the report of the superintendent, here following:

#### REPORT OF THE OPERATIONS OF THE MOTOR VEHICLE DIVISION— DEPARTMENT OF ENGINEERING.

By W. R. ORMSBY, Superintendent.

In accordance with instructions, there is submitted the following report of the operations of the Motor Vehicle Division of the State Department of Engineering, for the period beginning August, 1913, and terminating with June 2, 1914. This period is indicated because

the motor vehicle act requires that semiannual reports shall be made by the State Department of Engineering to the State Controller as of January 1st and July 1st of each year, therefore, a financial report for the second period of the year 1914 can not be made.

As the State Treasurer could not close his books for the first period ending with June 30, 1914, because of pending adjustments, the figures which follow show receipt of moneys to and including June 2d, while the expenditures shown are to and including June 30th.

Total receipts .....	\$1,179,986 75
Total expenditures .....	114,421 00
Net receipts .....	\$1,056,565 75

The apportionment of the net receipts in accordance with the motor vehicle act, to the counties, was made as shown by the following statement:

TABLE No. 48.  
County Apportionment of Motor Vehicle Receipts.

County	Gross cash receipts to June 2, 1914	Administration and operating expenses to July 1, 1914	Net cash receipts to June 2, 1914	Amount due counties	Amount due State of California
Alameda .....	\$80,964 00	\$7,911 23	\$73,052 77	\$93,527 88	\$33,526 89
Alpine .....	25 00	2 44	22 56	11 28	11 28
Amador .....	1,478 50	144 00	1,329 50	664 75	664 75
Butte .....	9,442 56	942 20	8,700 36	4,350 15	4,350 15
Calaveras .....	1,387 00	135 55	1,251 45	625 72	625 72
Colusa .....	3,911 50	382 23	3,529 27	1,764 65	1,764 65
Contra Costa .....	8,567 75	881 35	7,676 40	3,888 20	3,888 20
Del Norte .....	478 00	46 70	431 30	215 65	215 65
El Dorado .....	1,339 00	130 85	1,208 15	604 07	604 07
Fresno .....	43,213 00	4,222 50	38,990 50	19,495 75	19,495 25
Glenn .....	4,525 00	442 15	4,082 85	2,041 42	2,041 42
Humboldt .....	10,284 00	1,000 00	9,284 00	4,617 00	4,617 00
Imperial .....	13,414 75	1,310 80	12,103 95	6,051 97	6,051 95
Inyo .....	1,702 75	166 40	1,536 35	768 17	768 18
Kern .....	22,344 25	2,183 35	20,160 90	10,080 45	10,080 45
Kings .....	7,908 00	772 75	7,135 25	3,567 62	3,567 63
Lake .....	1,562 00	151 65	1,400 35	700 17	700 18
Lassen .....	1,415 50	138 35	1,277 15	638 57	638 58
Los Angeles .....	402,810 50	39,364 70	363,445 80	181,747 90	181,747 90
Madera .....	3,115 00	364 40	2,810 00	1,405 30	1,405 30
Marin .....	6,022 50	588 50	5,434 00	2,717 00	2,717 00
Mariposa .....	397 00	38 80	358 20	179 10	179 10
Mendocino .....	4,191 00	409 52	3,781 48	1,890 74	1,890 74
Merced .....	5,801 00	566 85	5,234 15	2,617 07	2,617 08
Modoc .....	1,263 00	123 41	1,139 59	569 79	569 80
Mono .....	92 00	9 00	83 00	41 50	41 50
Monterey .....	8,205 50	801 78	7,403 72	3,701 86	3,701 86
Napa .....	6,789 00	658 49	6,080 51	3,040 25	3,040 26
Nevada .....	1,894 50	186 26	1,708 24	629 12	629 12
Orange .....	24,980 25	3,413 14	21,567 11	15,758 55	15,758 56
Placer .....	3,972 50	388 16	3,584 34	1,792 17	1,792 17
Plumas .....	726 00	70 94	655 06	327 53	327 53
Riverside .....	19,275 00	1,883 42	17,391 58	8,695 79	8,695 79
Sacramento .....	32,492 75	3,174 93	29,317 79	14,658 80	14,658 80
San Benito .....	3,107 75	303 67	2,804 08	1,402 04	1,402 04
San Bernardino .....	30,360 00	2,960 70	27,399 30	13,699 65	13,699 65
San Diego .....	54,479 75	5,323 38	49,156 37	24,573 18	24,573 19
San Francisco .....	122,588 25	11,973 50	110,609 75	55,304 87	55,304 88
San Joaquin .....	26,446 25	2,584 14	23,862 11	11,931 65	11,931 66
San Luis Obispo .....	5,892 75	575 80	5,316 95	2,658 47	2,658 48

TABLE No. 48—Continued.  
County Apportionment of Motor Vehicle Receipts—Continued.

County	Gross cash receipts to June 2, 1914	Administration and operating expenses to July 1, 1914	Net cash receipts to June 2, 1914	Amount due counties	Amount due State of California
San Mateo -----	11,529 25	1,126 56	10,402 69	5,201 34	5,201 35
Santa Barbara -----	16,741 50	1,635 86	15,105 64	7,552 82	7,552 82
Santa Clara -----	38,538 75	3,765 74	34,773 01	17,383 50	17,383 51
Santa Cruz -----	9,159 50	895 00	8,264 50	4,132 25	4,132 25
Shasta -----	3,096 50	302 57	2,793 93	1,393 96	1,393 97
Sierra -----	582 00	56 87	525 13	232 56	232 57
Siskiyou -----	3,275 00	320 01	2,954 99	1,477 49	1,477 50
Solano -----	8,556 75	833 10	7,723 65	3,860 32	3,860 33
Sonoma -----	18,906 25	1,847 39	17,058 86	8,529 43	8,529 43
Stanislaus -----	16,656 25	1,627 55	15,028 70	7,514 35	7,514 35
Sutter -----	2,948 50	288 11	2,660 39	1,330 19	1,330 20
Tehama -----	3,959 00	383 84	3,572 16	1,786 08	1,786 08
Trinity -----	198 00	19 35	178 65	89 32	89 33
Tulare -----	28,120 75	2,259 20	20,861 55	10,430 77	10,430 78
Tuolumne -----	2,000 00	195 42	1,804 58	902 29	902 29
Ventura -----	12,638 25	1,234 95	11,403 30	5,701 65	5,701 65
Yolo -----	7,828 25	764 92	7,063 33	3,531 06	3,531 07
Yuba -----	2,922 50	285 57	2,636 93	1,318 46	1,318 47
Totals -----	\$1,170,986 75	\$114,421 00	\$1,056,565 75	\$528,282 73	\$528,283 72

The experience had in the administration of the law during the present year has shown the advisability of making minor changes in the law looking to greater efficiency, which have been submitted in the form of memoranda. Should these amendments be adopted by the coming legislature, it will assist materially in the enforcement of the law.

As approximately fifty per cent of the entire registrations of the State were made from the following named counties, San Diego, Imperial, Orange, Riverside, San Bernardino, Los Angeles, Santa Barbara, Ventura, San Luis Obispo, Kern, Inyo and Mono, it was deemed advisable for the accommodation of the residents of these counties, and to relieve the enormous congestion at the Sacramento office at the busy period of the year, to wit: December and January, to establish a branch office in the city of Los Angeles, which has been done. While, of course, it increases the expenses of the department, the increase is more than compensated for by the greater efficiency of the work, and after the period of great rush in the above mentioned months, the expenses will be reduced to the minimum. The cost of maintaining it is inconsiderable as compared with its value to the public of those counties it is intended to serve. The records are kept at the office of the Division in the State Capitol.

For the purpose of an analysis of the expenditures of the Division for the same period as the receipts shown, to wit: to June 2, 1914, the expenditures are given as \$100,528.48. This expenditure is made up of the following items and against each is shown the per cent it bears to the receipts for license fees:

TABLE No. 49.  
Cost of Operation of Motor Vehicle Division (Including Treasurer's Division) for the Period August 10, 1913, to May 31, 1914.

	Pay rolls	Expenses	Stamps	Typewriters	Express	Printing	Furniture, etc.	Plates, seals and badges	Total
August, 1913	\$73 33			\$81 00		\$4 20			\$158 53
September, 1913	445 00	\$54 82							509 82
October, 1913	450 00	58 00	\$60 00			9 2 21			1,470 29
November, 1913	1,151 33	6 30	1,400 00	41 50	\$58 98	1,150 87	\$1 45	\$5,500 22	9,290 60
December, 1913	2,254 09	90 00	300 00	41 50	27 43	890 38		19,836 96	23,448 36
January, 1914	6,016 10	507 83	924 00	49 00	73 16	265 66	50 50	9,464 27	17,350 52
February, 1914	4,473 28	338 85	470 00	103 50	25 40	713 98	968 62	14,072 08	21,165 71
March, 1914		486 53	2,279 47	332 00	42 97	1,275 91	135 43	167 96	11,341 80
April, 1914	6,811 53	204 01	448 60	49 10	7 54	1,478 61	27 60	15 30	5,844 76
May, 1914	2,802 05	216 92	366 76	438 50	100 00	5,717 73	90 55	15 58	9,748 09
Totals	\$28,090 71	\$1,973 34	\$6,248 83	\$1,156 10	\$315 43	\$12,408 55	\$1,264 15	\$49,071 37	\$100,528 48
Per cent of revenue	02.41	00.16	00.53	00.10	00.03	01.06	00.11	04.19	08.59



## APPENDIX.

## STATEMENT OF FINANCIAL TRANSACTIONS

In relation to work executed at state institutions by the Department of Engineering.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>State Roads.</i>			
Alpine State Highway (Ch. 468, 1911):			
Balance -----	\$6,817 85		
Expended -----		\$6,815 43	
Balance -----			\$2 42
Alpine State Highway (Ch. 120, 1913):			
Appropriation -----	6,000 00		
Expended -----		5,996 11	
Balance -----			3 89
California Redwood Park Road (Ch. 398, 1913):			
Appropriation -----	70,000 00		
Expended -----		3,966 00	
Balance -----			66,034 00
Emigrant Gap Road (Ch. 121, 1913):			
Appropriation -----	1,000 00		
Expended -----		999 93	
Balance -----			07
Emigrant Gap Road (Ch. 680, 1913):			
Appropriation -----	8,000 00		
Expended -----		6,305 85	
Balance -----			1,694 15
Emigrant Gap Road; change in location (Ch. 619, 1913):			
Appropriation -----	4,000 00		
Expended -----		3,973 15	
Balance -----			26 85
Emigrant Gap Road (Ch. 503, 1911):			
Balance -----	379 20		
Expended -----		379 20	
Balance -----			0 00
Kings River Road (Ch. 502, 1911):			
Balance -----	4,277 37		
Expended -----		3,746 07	
Balance -----			531 30
Kings River Road (Ch. 680, 1913):			
Appropriation -----	4,000 00		
Expended -----		1,662 80	
Balance -----			2,337 20
Lake Tahoe Road (Ch. 117, 1913):			
Appropriation -----	3,000 00		
Expended -----		2,996 06	
Balance -----			94
Lake Tahoe Road (Ch. 680, 1913):			
Appropriation -----	15,000 00		
Expended -----		10,964 42	
Balance -----			4,035 58
Lake Tahoe Road (Ch. 334, 1911):			
Balance -----	146 53		
Expended -----		143 75	
Balance -----			2 78
Lake Tahoe Road (Ch. 705, 1911):			
Balance -----	2,339 59		
Expended -----		2,339 15	
Balance -----			44

**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>State Roads—Continued.</i>			
Meyers-McKinneys State Highway, allotted by United States Forest Service:			
Appropriation -----	500 00		
Expended -----		499 81	
Balance -----			19
Meyers-McKinneys State Highway (Ch. 158, 1911):			
Balance -----	3,230 21		
Expended -----		3,229 61	
Balance -----			60
Meyers-McKinneys State Highway (Ch. 453, 1913):			
Appropriation -----	19,168 76		
Expended -----		19,168 76	
Balance -----			0 00
Meyers-McKinneys State Highway (Ch. 119, 1913):			
Appropriation -----	2,000 00		
Expended -----		1,996 61	
Balance -----			3 39
Meyers-McKinneys State Highway (Ch. 423, 1913):			
Appropriation -----	23,000 00		
Expended -----		23,000 00	
Balance -----			0 00
Lassen State Highway (Ch. 468, 1911):			
Balance appropriation -----	1,951 99		
Expended -----		1,815 03	
Balance -----			136 96
Mono Lake Basin Road (Ch. 705, 1911):			
Balance -----	2,790 51		
Expended -----		1,660 35	
Balance -----			1,130 16
Mono Lake Basin Road (Ch. 680, 1913):			
Appropriation -----	5,000 00		
Expended -----		4,159 03	
Balance -----			840 97
Sonora and Mono Road (Ch. 705, 1911):			
Balance -----	1,765 98		
Expended -----		1,739 49	
Balance -----			26 49
Sonora and Mono Road (Ch. 150, 1905):			
Balance -----	54 58		
Expended -----		52 50	
Balance -----			2 08
Sonora and Mono Road. Appropriation from Emergency Fund, Board of Control (Ch. 680, 1913):			
Appropriation -----	500 00		
Expended -----		500 00	
Balance -----			0 00
Sonora and Mono Road (Ch. 561, 1909):			
Balance -----	3,993 69		
Expended -----		3,986 96	
Balance -----			6 73

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>State Roads—Continued.</i>			
Sierra and Downieville Road (Ch. 116, 1907):			
Balance appropriation -----	98 92		
Expended -----		12 15	
Balance -----			86 77
Trinity and Humboldt Highway (Ch. 274, 1911):			
Construction balance -----	907 43		
Expended -----		904 50	
Balance -----			2 93
Trinity and Humboldt Highway—construc- tion (Ch. 106, 1913):			
Appropriation -----	50,075 22		
Expended -----		50,075 22	
Balance -----			0 00
Trinity and Humboldt Highway (Ch. 118, 1913):			
Appropriation -----	10,000 00		
Expended -----		5,050 46	
Balance -----			4,949 54
Trinity, Tehama and Shasta Roads—survey (Ch. 609, 1913):			
Appropriation -----	3,000 00		
Expended -----		2,740 78	
Balance -----			259 22

Statement of financial transaction in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance November 1, 1912, and appropriations	Expended	Balance in fund
<i>State roads.</i>			
Road maintenance (Motor Vehicle Fund, Ch. 326, 1913):			
Overhead expense .....	\$2,500 00	\$1,329 52	\$1,170 48
Alpine State Highway.....	33,000 00	20,791 54	12,208 46
Emigrant Gap Road .....	8,200 00	6,951 97	1,248 03
Lake Tahoe Road .....	9,000 00	6,523 38	2,476 62
Lassen State Highway .....	2,000 00	830 00	1,170 00
Meyers-McKinney State Highway.....	13,000 00	8,461 84	4,538 16
Mono Lake Basin Road.....	5,000 00	4,231 42	768 58
Sonora and Mono Road.....	8,500 00	5,233 01	3,266 99
Trinity and Humboldt Road.....	22,200 00	18,858 91	3,341 09



**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Rectifying River Channels.</i>			
(Ch. 465, 1913)			
Appropriation -----	150,000 00		
Expended -----		21,112 80	
Balance -----			128,887 20
(Ch. 551, 1911)			
Balance -----	193,119 12		
Expended -----		126,586 00	
Balance -----			66,533 12
<i>Sacramento River Flood Control.</i>			
(Ch. 25, 1911)			
Balance -----	8,520 66		
Expended -----		8,490 80	
Balance -----			29 86
Appropriation (Ch. 170, 1913) -----	20,000 00		
Expended, records Department of Engi- neering -----		6,754 19	
For balance of expenditures see "Reclama- tion Board" records.			
<i>Humboldt Bay Survey.</i>			
(Ch. 503, 1909)			
Balance -----	499 46		
Expended -----		0 00	
Balance -----			499 46
<i>Restraining Débris.</i>			
(Ch. 14, 1901)			
Balance -----	54,543 72		
Expended -----		3,702 87	
Balance -----			50,840 85
<i>Eel River Bank Protection.</i>			
(Ch. 502, 1911)			
Balance -----	12,425 69		
Expended -----		11,830 01	
Balance -----			595 68
<i>Mad River Bank Protection.</i>			
(Ch. 526, 1911):			
Balance -----	15,000 00		
Expended -----		0 00	
Balance -----			15,000 00
<i>Canals and Canalization of Rivers.</i>			
(Ch. 742, 1911):			
Appropriation -----	2,500 00		
Expended -----		2,496 53	
Balance -----			3 47
<i>Agricultural Park.</i>			
Dairy Building and Barns (Ch. 534, 1911):			
Balance -----	3,578 05		
Expended -----		2,785 72	
Balance -----			792 33
Grandstand (Ch. 532, 1911):			
Balance -----	77 78		
Expended -----		13 56	
Balance -----			54 22

**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>State Fair Grounds.</i>			
Machinery Hall (Ch. 71, 1909):			
Balance -----	790 14		
Expended -----		396 51	
Balance -----			393 63
Grandstand (Ch. 532, 1911):			
Balance -----	77 78		
Expended -----		13 56	
Balance -----			64 22
Manufacturers' Pavilion (Ch. 531, 1911):			
Balance -----	881 21		
Expended -----		278 85	
Balance -----			602 36
Improvements to grounds (Ch. 535, 1911):			
Balance -----	270 38		
Expended -----		80 46	
Balance -----			189 82
Barns, sheds, poultry buildings (Ch. 443, 1913):			
Appropriation -----	15,000 00		
Expended -----		1,013 93	
Balance -----			13,986 07
Drainage and sewerage (Ch. 512, 1913):			
Appropriation -----	10,000 00		
Expended -----		4,668 49	
Balance -----			5,331 51
<i>Armory—Los Angeles.</i>			
Balance (Ch. 408, 1909; 362, 1911) -----	195,878 50		
(Ch. 468, 1913) -----	7,000 00		
Expended -----		197,550 33	
Balance -----			5,328 17
<i>Armory—Sacramento.</i>			
Balance (Ch. 566, 1911) -----	93,980 17		
Appropriation (Ch. 469, 1913) -----	5,000 00		
Expended -----		96,659 58	
Balance -----			2,320 59
<i>Armory—San Francisco.</i>			
Balance (Ch. 379, 1909) -----	342,917 03		
Appropriation (Ch. 549, 1913) -----	7,000 00		
Expended -----		345,557 67	
Balance -----			14,359 36
<i>State Training School for Girls.</i>			
(Ch. 401, 1913) -----	200,000 00		
Expended by this department -----		29,244 28	
Balance -----			170,755 72
<i>California Polytechnic.</i>			
(Ch. 516, 1909):			
Balance -----	10 65		
Expended -----		10 00	
Balance -----			05
Barns (Ch. 511, 1909):			
Balance -----	211 57		
Expended -----		187 35	
Balance -----			24 22
Dining hall (Ch. 207, 1911):			
Balance -----	298 73		
Expended -----		141 59	
Balance -----			157 14

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>California Polytechnic—Continued.</i>			
Water supply:			
Balance (Ch. 504, 1909).....	1 93		
Expended .....		1 98	
Balance .....			0 00
Heating system (Ch. 493, 1913):			
Appropriation .....	4,000 00		
Expended .....		4,000 00	
Balance .....			0 00
Power, heat and light (Ch. 270, 1911):			
Balance .....	10 21		
Expended .....		0 00	
Balance .....			10 21
Repairs (Ch. 548, 1911):			
Balance .....	2 63		
Expended .....		0 00	
Balance .....			2 63
Repairs (Ch. 492, 1913):			
Appropriation .....	10,600 00		
Expended .....		9,853 51	
Balance .....			146 49
Water system (Ch. 102, 1913):			
Appropriation .....	5,000 00		
Expended .....		4,085 09	
Balance .....			914 91
Water and sewer system (Ch. 228, 1911):			
Balance .....	1,025 85		
Expended .....		1,002 66	
Balance .....			23 19
<i>Chico Normal School.</i>			
Heating plant (Ch. 48, 1911):			
Balance .....	58 07		
Expended .....		58 07	
Balance .....			0 00
Covered passageway (Ch. 136, 1911):			
Balance .....	140 83		
Expended .....		115 52	
Balance .....			25 31
Repairs (Ch. 173, 1913):			
Appropriation .....	5,700 00		
Expended .....		4,405 45	
Balance .....			1,294 55
Repairs and furnishing (Ch. 460, 1913):			
Appropriation .....	12,870 00		
Expended .....		12,243 32	
Balance .....			526 68
Water supply (Ch. 459, 1913):			
Appropriation .....	3,350 00		
Expended .....		1,590 59	
Balance .....			1,759 41
Street work (Ch. 436, 1913):			
Appropriation .....	4,300 00		
Expended .....		4,224 30	
Balance .....			75 70

**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Fresno Normal School.</i>			
(Ch. 504, 1911):			
Balance -----	6,124 24		
Expended -----		1,571 02	
Balance -----			4,553 22
Temporary buildings (Ch. 171, 1913):			
Appropriation -----	10,000 00		
Expended -----		9,874 88	
Balance -----			125 12
Contingent, estimated for \$1,200 -----	1,200 00		
Expended -----		1,190 11	
Balance -----			9 89
Building and equipment (Ch. 516, 1913):			
Appropriation -----	370,000 00		
Expended -----		6,556 67	
Balance -----			363,443 33
<i>Los Angeles Normal School.</i>			
Building and improvement fund (Ch. 79, 1907; 416, 1911):			
Appropriation -----	700,000 00		
Expended -----		643,165 16	
Balance -----			56,834 84
Bleacher and playground equipment (Ch. 504, 1913):			
Appropriation -----	2,500 00		
Expended -----		2,303 05	
Balance -----			196 95
Repairs and improvements (Ch. 303, 1911):			
Balance -----	2,733 51		
Expended -----		376 77	
Balance -----			2,356 74
<i>Preston School of Industry.</i>			
Two cottages (Ch. 156, 1909):			
Balance -----	10,016 78		
Expended -----		8,294 59	
Balance -----			1,722 19
Refectory (Ch. 155, 1909):			
Balance -----	41 53		
Expended -----		41 53	
Balance -----			0 00
Preston School of Industry (Ch. 172, 1913):			
Appropriation -----	23,000 00		
Expended -----		2,391 78	
Balance -----			20,608 22
Hospital equipment (Ch. 529, 1913):			
Expended -----	12,000 00		
Balance -----		8 29	
Concrete floor (Ch. 549, 1911):			
Balance -----	1,168 57		
Expended -----		466 14	
Balance -----			702 43
Repairs (Ch. 528, 1913):			
Appropriation -----	18,100 00		
Expended -----		5,562 30	
Balance -----			12,537 70



Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Preston School of Industry—Continued.</i>			
Repairs (Ch. 680, 1911):			
Balance .....	3,667 52		
Expended .....		3,621 86	
Balance .....			45 66
Pipe line (Ch. 522, 1909):			
Balance .....	2 21		
Expended .....		0 00	
Balance .....			2 21
Trades building (Ch. 531, 1913):			
Appropriation .....	12,000 00		
Expended .....		132 59	
Balance .....			11,867 41
Water system (Ch. 195, 1911):			
Balance .....	1,043 09		
Expended .....		643 10	
Balance .....			399 99
Water power plant (Ch. 206, 1911):			
Balance .....	4,131 20		
Expended .....		1,849 46	
Balance .....			2,281 74
<i>San Diego Normal School.</i>			
Improvements to grounds (Ch. 491, 1913):			
Appropriation .....	5,000 00		
Expended .....		4,934 61	
Balance .....			65 39
Heating plant (Ch. 524, 1913):			
Balance .....	114 36		
Expended .....		95 37	
Balance .....			18 99
Repairs (Ch. 490, 1913):			
Appropriation .....	12,000 00		
Expended .....		11,543 76	
Balance .....			456 24
<i>San Francisco Normal School.</i>			
Painting (Ch. 127, 1909):			
Balance .....	39 86		
Expended .....		39 86	
Balance .....			0 00
(Ch. 421, 1913):			
Appropriation .....	2,000 00		
Expended .....		1,461 52	
Balance .....			538 48
Repainting (Ch. 420, 1913):			
Appropriation .....	1,800 00		
Expended .....		1,800 00	
Balance .....			0 00
<i>San Jose Normal School.</i>			
Grounds (Ch. 193, 1911):			
Balance .....	140 64		
Expended .....		2 21	
Balance .....			138 43
Training building (Ch. 192, 1911):			
Balance .....	705 66		
Expended .....		705 59	
Balance .....			07

**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>San Jose Normal School—Continued.</i>			
Reconstruction (Ch. 216, 1909):			
Balance -----	233 83		
Expended -----		233 83	
Balance -----			0 00
Gymnasium (Ch. 463, 1913):			
Appropriation -----	5,000 00		
Expended -----		4,986 78	
Balance -----			13 22
Repairs (Ch. 426, 1913):			
Appropriation -----	12,000 00		
Expended -----		11,826 30	
Balance -----			173 70
<i>Santa Barbara Normal School.</i>			
Grounds (Ch. 535, 1911):			
Balance -----	4,947 64		
Expended -----		4,947 64	
Balance -----			0 00
Main building (Ch. 546, 1911):			
Balance -----	92,789 14		
Expended -----		93,506 05	
Balance -----			283 09
Lunch room (Ch. 547, 1911):			
Balance -----	8,879 85		
Expended -----		8,874 96	
Balance -----			4 89
Sewers (Ch. 495, 1913):			
Appropriation -----	500 00		
Expended -----		500 00	
Balance -----			0 00
<i>Whittier State School.</i>			
Cottage (Ch. 166, 1911):			
Balance -----	9,986 10		
Expended -----		21 41	
Balance -----			9,964 69
Dairy barn (Ch. 233, 1911):			
Balance -----	3,991 67		
Expended -----		3,896 69	
Balance -----			94 98
Electric light plant (Ch. 169, 1911):			
Balance appropriation -----	3,000 00		
Expended -----		0 00	
Balance -----			3,000 00
Manual training building (Ch. 194, 1909):			
Balance -----	4,218 29		
Expended -----		3,297 36	
Balance -----			920 93
Repairs (Ch. 167, 1911):			
Balance -----	104 98		
Expended -----		104 98	
Balance -----			0 00
Cottage (Ch. 485, 1909):			
Balance -----	1,344 27		
Expended -----		1,344 27	
Balance -----			0 00

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Whittier State School—Continued.</i>			
General repairs (Ch. 427, 1913):			
Total appropriation -----	50,000 00		
Equipment -----	10,300 00		
Net appropriation -----	39,700 00		
Expended -----		37,684 06	
Balance -----			2,015 94
Repiping (Ch. 232, 1911):			
Balance -----	860 26		
Expended -----		88 54	
Balance -----			771 72
<i>California School for the Deaf and the Blind (Berkeley).</i>			
Dairy barn (Ch. 442, 1913):			
Appropriation -----	6,000 00		
Expended -----		2,850 76	
Balance -----			3,149 24
Fire escapes (Ch. 439, 1913):			
Appropriation -----	6,500 00		
Expended -----		6,500 00	
Balance -----			0 00
Gymnasium (Ch. 440, 1913):			
Appropriation -----	52,500 00		
Expended -----		48,314 40	
Balance -----			4,185 60
Manual arts building (Ch. 655, 1911):			
Balance -----	51,515 13		
Expended -----		39,323 90	
Balance -----			12,191 23
Repairs and improvements (Ch. 514, 1913):			
Appropriation -----	4,500 00		
Expended -----		4,159 57	
Balance -----			340 43
Improvements (Ch. 569, 1909):			
Balance -----	73 19		
Expended -----		70 55	
Balance -----			2 64
Water supply (Ch. 523, 1911):			
Balance -----	3,997 40		
Expended -----		3,992 40	
Balance -----			5 00
<i>Industrial Home of Mechanical Trades for Adult Blind (Oakland).</i>			
Dormitory (Ch. 418, 1913):			
Appropriation -----	50,000 00		
Expended -----		18,940 45	
Balance -----			31,059 55
Floors (Ch. 419, 1913):			
Appropriation -----	1,500 00		
Expended -----		1,397 32	
Balance -----			102 68

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Sonoma State Home.</i>			
Cold storage (Ch. 567, 1909):			
Balance .....	47 57		
Expended .....		47 57	
Balance .....			0 00
Cottage for epileptics (Ch. 508, 1913):			
Appropriation .....	19,000 00		
Expended .....		1,138 25	
Balance .....			17,861 75
Dormitory (Ch. 435, 1913):			
Appropriation .....	5,000 00		
Expended .....		220 02	
Balance .....			4,779 98
Building for farm hands (Ch. 509, 1913):			
Appropriation .....	2,000 00		
Expended .....		1,774 70	
Balance .....			225 30
Nursery for males (Ch. 436, 1913):			
Appropriation .....	19,000 00		
Expended .....		14,892 01	
Balance .....			4,107 99
Power house and boilers (Ch. 568, 1909):			
Balance .....	177 79		
Expended .....		125 13	
Balance .....			52 66
Reflooring (Ch. 519, 1911):			
Balance .....	2,737 52		
Expended .....		2,014 18	
Balance .....			723 34
Manor house (Ch. 448, 1909):			
Balance .....	18 73		
Expended .....		0 00	
Balance .....			18 73
Septic tanks (Ch. 434, 1913):			
Appropriation .....	5,500 00		
Expended .....		3,526 24	
Balance .....			1,973 76
Water supply (Ch. 239, 1911):			
Balance .....	93 35		
Expended .....		65 75	
Balance .....			27 60
Water supply (Ch. 433, 1913):			
Appropriation .....	10,000 00		
Expended .....		721 59	
Balance .....			9,278 41
Contingent estimate No. 1663, 1913—Concrete conduit .....	2,500 00		
Expended .....		108 18	
Balance .....			2,391 82
Contingent estimate No. 778, 1913—Water purifier and storage tank .....	1,800 00		
Expended .....		1,324 96	
Balance .....			475 04
Contingent estimate No. 1287, 1913—Elec- trical apparatus .....	145 00		
Expended .....		137 32	
Balance .....			7 68
Contingent estimate No. 1264, 1914—Boiler for power house .....	3,250 00		
Expended .....		3,070 17	
Balance .....			179 83



**Statement of financial transactions, in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Veterans' Home.</i>			
Oil tank (Ch. 301, 1911):			
Balance -----	148 35		
Expended -----		148 35	
Balance -----			0 00
Amusement, assembly and library building (Ch. 483, 1913):			
Appropriation -----	15,000 00		
Expended -----		29 76	
Balance -----			14,970 24
Cold storage (Ch. 235, 1911):			
Balance -----	61		
Credit -----	31 10		
Expended -----		0 00	
Balance -----			31 71
Cottage C (Ch. 511, 1911):			
Balance -----	2,466 67		
Expended -----		674 57	
Balance -----			1,792 10
Dairy and cow barns (Ch. 484, 1913):			
Appropriation -----	7,500 00		
Expended -----		7,190 01	
Balance -----			309 99
Water distilling plant (Ch. 252, 1909):			
Balance -----	953 30		
Expended -----		873 48	
Balance -----			79 82
Fire escapes (Ch. 236, 1911):			
Balance -----	1,135 50		
Expended -----		879 87	
Balance -----			255 63
Grounds and appurtenances (Ch. 508, 1911):			
Balance -----	2,740 77		
Expended -----		2,616 95	
Balance -----			123 82
Addition to hospital (Ch. 486, 1909):			
Balance -----	70 95		
Expended -----		3 75	
Balance -----			67 20
Lavatories (Ch. 409, 1913):			
Appropriation -----	1,250 00		
Expended -----		1,225 35	
Balance -----			24 65
Painting (Ch. 410, 1913):			
Appropriation -----	7,500 00		
Expended -----		3,149 01	
Balance -----			4,350 99
Pipe line (Ch. 470, 1913):			
Appropriation -----	12,000 00		
Expended -----		11,022 49	
Balance -----			977 51
Repairs to plumbing (Ch. 482, 1913):			
Appropriation -----	5,000 00		
Expended -----		26 20	
Balance -----			4,973 80
Plumbing (Ch. 507, 1911):			
Appropriation -----	1,000 00		
Expended -----		0 00	
Balance -----			1,000 00

**Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.**

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Veterans' Home—Continued.</i>			
Repairs to buildings (Ch. 508, 1909):			
Balance -----	72 68		
Expended -----		65 96	
Balance -----			6 72
Repairs to buildings (Ch. 411, 1913):			
Appropriation -----	13,500 00		
Expended -----		11,608 16	
Balance -----			1,891 84
Repairs to buildings (Ch. 509, 1911):			
Appropriation -----	1,000 00		
Expended -----		32 01	
Balance -----			967 99
Storehouse and commissary (Ch. 488, 1909):			
Balance -----	224 59		
Expended -----		52 50	
Balance -----			172 09
Septic tanks (Ch. 521, 1911):			
Balance -----	6,495 36		
Expended -----		5,372 71	
Balance -----			1,122 65
Surgeon's residence (Ch. 510, 1911):			
Balance -----	1,926 55		
Expended -----		1,860 48	
Balance -----			66 07
General fund, to complete surgeon's resi- dence, estimate -----	1,622 25		
Expended -----		1,398 90	
Balance -----			223 35
General fund, addition to dining-room:			
Balance, estimate -----	1,278 26		
Expended -----		1,096 16	
Balance -----			182 10
General fund, addition to power house:			
Balance, estimate -----	1,917 80		
Expended -----		1,766 72	
Balance -----			151 08
General fund, cold storage:			
Balance, estimate -----	778 50		
Expended -----		637 18	
Balance -----			141 32
<i>Agnews State Hospital.</i>			
Reconstruction (Ch. 465, 1909, and 528, 1911):			
Balance -----	113,490 83		
Expended -----		112,375 06	
Balance -----			1,115 77
Workers' cottage (Ch. 400, 1913):			
Appropriated -----	60,000 00		
Expended -----		18,535 13	
Balance -----			41,464 87
Nurses' home (Ch. 473, 1913):			
Appropriated -----	50,000 00		
Expended -----		7,299 41	
Balance -----			42,700 59
Wiring conduits and repairing steam lines (Ch. 606, 1913):			
Appropriation -----	30,000 00		
Expended -----		27,963 27	
Balance -----			2,036 73

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Agnews State Hospital—Continued.</i>			
Miscellaneous repairs—Contingent estimate No. 546:			
Balance .....	1,590 70		
Expended .....		1,583 75	
Balance .....			6 95
Installing one 250 horsepower boiler:			
Contingent estimate No. 727, 1914.....	6,000 00		
Expended .....		5,954 73	
Balance .....			45 27
Improvement of heating system and coop- erage:			
Contingent estimate Nos. 706 and 945, 1913..	3,650 00		
Expended .....		3,641 43	
Balance .....			8 57
Gas holder:			
Contingent estimates Nos. 663, 761 and 1203, 1913 .....	6,675 00		
Expended .....		6,516 11	
Balance .....			158 89
Repairs to fan heating system:			
Contingent estimate No. 946, 1913.....	1,500 00		
Expended .....		1,470 37	
Balance .....			29 63
Motion picture room:			
Contingent estimate No. 1022, 1913.....	551 50		
Expended .....		551 50	
Balance .....			0 00
Temporary barracks:			
Contingent estimates Nos. 82 and 199, 1914..	33,000 00		
Expended .....		746 97	
Balance .....			32,253 03
Completion of electric system:			
Contingent estimate No. 92.....	1,237 50		
Expended .....		181 50	
Balance .....			1,056 00
<i>Folsom State Prison.</i>			
Hospital for criminal insane (Ch. 467, 1909):			
Balance .....	210 80		
Credit .....	147 80		
	\$358 60		
Expended .....		358 60	
Balance .....			0 00
<i>Mendocino State Hospital.</i>			
Plumbing (Ch. 93, 1911):			
Balance .....	3 11		
Expended .....		3 11	
Balance .....			0 00
Addition to kitchen (Ch. 497, 1909):			
Balance .....	67 80		
Expended .....		67 80	
Balance .....			0 00
Gas plant (Ch. 481, 1913):			
Appropriation .....	10,000 00		
Expended .....		4,501 40	
Balance .....			5,498 60

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Mendocino State Hospital—Continued.</i>			
Dam and reservoir (Ch. 149, 1911):			
Balance -----	4,330 25		
Appropriation (Ch. 107, 1913)-----	12,500 00		
Total -----	\$16,830 25		
Expended -----		10,779 85	
Balance -----			6,050 40
Male cottage (Ch. 125, 1911):			
Balance -----	14,427 85		
Expended -----		14,166 03	
Balance -----			261 82
Assistant physician's residence—Contingent estimate No. 379:			
Balance -----	421 57		
Expended -----		23 43	
Balance -----			398 14
Salary of B. B. Kinkade—Contingent esti- mate No. 444:			
Balance -----	75 33		
Expended -----		0 00	
Balance -----			75 33
Survey of grounds—Contingent estimate No. 553:			
Balance -----	91 95		
Expended -----		56 08	
Balance -----			35 87
Superintendent's residence—Contingent esti- mates Nos. 824 and 1267, 1913:-----	8,000 00		
Expended -----		995 24	
Balance -----			7,004 76
Labor on gas plant:			
Contingent estimate No. 216, 1914-----	75 00		
Expended -----		75 00	
Balance -----			0 00
Completion of gas plant:			
Contingent estimate No. 103, 1914-----	549 01		
Expended -----		534 07	
Balance -----			14 94
<i>Napa State Hospital.</i>			
Water system (Ch. 316, 1909):			
Balance -----	59 07		
Expended -----		58 81	
Balance -----			26
Steam boilers (Ch. 406, 1913):			
Appropriation -----	7,000 00		
Expended -----		6,296 15	
Balance -----			703 85
Cottages (Dozier and Chambers) (Ch. 407, 1913):			
Appropriation -----	25,000 06		
Expended -----		11,732 19	
Balance -----			13,267 81
Cold storage plant (Ch. 506, 1911):			
Balance -----	12,164 80		
Expended -----		12,114 81	
Balance -----			49 99



Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Napa State Hospital—Continued.</i>			
Dairy buildings (Ch. 487, 1913):			
Appropriation .....	20,000 00		
Expended .....		6,673 08	
Balance .....			13,326 92
Dormitories and sheds (Ch. 486, 1913):			
Appropriation .....	10,000 00		
Expended .....		4,077 48	
Balance .....			5,922 52
Female cottage (Ch. 489, 1909):			
Balance .....	319 48		
Expended .....		0 00	
Balance .....			319 48
Steam heating system (Ch. 408, 1913):			
Appropriation .....	20,000 00		
Expended .....		18,678 52	
Balance .....			1,321 48
Irrigation (Ch. 505, 1911):			
Appropriation .....	10,000 00		
Expended .....		9,458 01	
Balance .....			541 99
Kitchen (Ch. 314, 1909):			
Balance .....	51 99		
Expended .....		0 00	
Balance .....			51 99
Laundry (Ch. 405, 1913):			
Appropriation .....	25,000 00		
Expended .....		18,287 34	
Balance .....			6,712 66
North pay cottage (Ch. 404, 1913):			
Appropriation .....	10,000 00		
Expended .....		8,006 95	
Balance .....			1,993 05
Receiving and treatment building (Ch. 315, 1909):			
Balance .....	72 33		
Expended .....		37 50	
Balance .....			34 83
Reclamation of lowlands (Ch. 489, 1913):			
Appropriation .....	10,000 00		
Expended .....		6,040 89	
Balance .....			3,959 11
Rewiring (Ch. 488, 1913):			
Appropriation .....	15,300 00		
Expended .....		14,296 26	
Balance .....			1,003 74
Transformers:			
Contingent estimates Nos. 765 and 805, 1912.	2,000 00		
Expended .....		1,273 98	
Balance .....			726 02
Porch addition to south pay cottage:			
Contingent estimate No. 709, 1913.	1,000 00		
Expended .....		996 50	
Balance .....			3 50
Steam system:			
Contingent estimates Nos. 660 and 1466, 1912	7,104 84		
Expended .....		7,104 84	
Balance .....			0 00

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Napa State Hospital</i> —Continued.			
Heating system—Contingent estimate No. 175, 1912:			
Balance .....	1,381 29		
Expended .....		1,381 29	
Balance .....			0 00
Plumbing, Ward No. 3—Contingent estimate No. 289:			
Balance .....	67 52		
Expended .....		0 00	
Balance .....			67 52
Two parole cottages—Contingent estimates:			
No. 346, balance .....	10,221 45		
No. 939 .....	3,000 00		
No. 1045 .....	800 00		
No. 1100 .....	720 00		
	14,741 45		
Expended .....		14,568 76	
Balance .....			172 69
Laying out of grounds—Contingent estimates:			
No. 504 .....	60 00		
No. 722 .....	150 00		
	210 00		
Expended .....		181 69	
Balance .....			28 31
Cold storage plant:			
Contingent estimate No. 913 .....	750 00		
Expended .....		740 76	
Balance .....			9 24
Amusement hall:			
Contingent estimates No. 1463, 51 and 135, 1914 .....	12,850 00		
Expended .....		11,114 60	
Balance .....			1,735 40
Phone system:			
Contingent estimate No. 1197 .....	1,000 00		
Expended .....		982 74	
Balance .....			17 26
Light and power system:			
Contingent estimate No. 1329 .....	650 00		
Expended .....		645 21	
Balance .....			4 79
Power line:			
Contingent estimate No. 1429 .....	50 00		
Expended .....		31 63	
Balance .....			18 37
Pipe covering:			
Contingent estimate No. 1618 .....	50 00		
Expended .....		47 64	
Balance .....			2 36
Alteration of four hot water storage tanks:			
Contingent estimate No. 1620 .....	441 10		
Expended .....		358 05	
Balance .....			83 05

## Statement of financial transactions in relation to work executed at state institutions by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Napa State Hospital—Continued.</i>			
Moving pole line:			
Contingent estimate No. 1623.....	22 00		
Expended .....		22 00	
Balance .....			0 00
Heating system:			
Contingent estimate No. 1683.....	14,455 00		
Expended .....		4,845 61	
Balance .....			9,609 39
<i>Southern California State Hospital.</i>			
Male cottage (Ch. 216, 1911):			
Balance .....	2,532 40		
Expended .....		2,532 40	
Balance .....			0 00
Assistant physician's residence (Ch. 461, 1909):			
Balance .....	167 15		
Expended .....		164 99	
Balance .....			2 16
Four cottages (Ch. 477, 1913):			
Appropriation .....	100,000 00		
Expended .....		98,869 02	
Balance .....			1,130 98
Dining hall (Ch. 462, 1909):			
Balance .....	244 27		
Expended .....		0 00	
Balance .....			244 27
Female cottage (Ch. 215, 1911):			
Balance .....	22,458 33		
Expended .....		22,456 48	
Balance .....			1 85
Cottage No. 2, females (Ch. 457, 1909):			
Balance .....	17 00		
Expended .....		0 00	
Balance .....			17 00
Cottage for females (Ch. 459, 1909):			
Balance .....	50 90		
Expended .....		0 00	
Balance .....			50 90
Dairy barns (Ch. 155, 1907):			
Balance .....	135 10		
Expended .....		0 00	
Balance .....			135 10
Laundry (Ch. 496, 1913):			
Appropriated .....	20,000 00		
Expended .....		3,369 52	
Balance .....			16,630 48
Receiving cottages (Ch. 466, 1909):			
Balance .....	298 04		
Expended .....		232 40	
Balance .....			65 64
Power plant (Ch. 281, 1911):			
Balance .....	29,431 71		
Expended .....		25,544 16	
Balance .....			3,887 55
Reservoir (Ch. 497, 1913):			
Appropriation .....	5,000 00		
Expended .....		4,793 66	
Balance .....			206 34

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Southern California State Hospital—Continued.</i>			
Storm drains (Ch. 458, 1909):			
Balance -----	274 71		
Expended -----		0 00	
Balance -----			274 71
Completion of cottage G—Contingent esti- mate No. 544:			
Balance -----	659 60		
Expended -----		659 60	
Balance -----			0 00
Wiring—Contingent estimates:			
No. 375, balance -----	209 16		
No. 890 -----	75 00		
	284 16		
Expended -----		279 37	
Balance -----			4 79
Screen porches to receiving cottage:			
Contingent estimate No. 453, balance -----	2,710 61		
Expended -----		2,710 61	
Balance -----			0 00
Laying out grounds and buildings:			
Contingent estimate No. 461, balance -----	192 00		
Expended -----		192 00	
Balance -----			0 00
Cottages for physicians:			
Contingent estimate No. 311, balance -----	7,097 39		
Expended -----		7,086 59	
Balance -----			10 80
Porch for cottage E—Contingent estimates:			
No. 454, balance -----	1,832 24		
Nos. 957 and 1009 -----	800 00		
	2,632 24		
Expended -----		2,539 99	
Balance -----			92 25
Porch for cottage F:			
Contingent estimate No. 455, balance -----	1,775 84		
Expended -----		1,671 90	
Balance -----			103 94
Cottage I:			
Contingent estimate No. 456, balance -----	26,937 17		
Expended -----		26,444 49	
Balance -----			492 68
Heating system:			
Contingent estimates Nos. 731, 960, 1079 -----	33,671 17		
Expended -----		24,611 62	
Balance -----			9,059 55
Heating system:			
Contingent estimate No. 871 -----	2,300 00		
Expended -----		1,830 22	
Balance -----			469 78
Contingent estimate No. 1405 -----	124 21		
Expended -----		124 21	
Balance -----			0 00
Cover for reservoir:			
Contingent estimate No. 66 -----	350 00		
Expended -----		330 85	
Balance -----			19 15



Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Norwalk State Hospital.</i>			
Site and buildings (Ch. 455, 1913):			
Appropriation .....	250,000 00		
Expended .....		90,627 07	
Balance .....			159,372 93
<i>Stockton State Hospital.</i>			
Water system (Ch. 377, 1909):			
Balance .....	34 21		
Expended .....		34 21	
Balance .....			0 00
Dairy building (Ch. 499, 1913):			
Appropriation .....	20,000 00		
Expended .....		2,854 48	
Balance .....			17,145 52
Elevators (Ch. 414, 1913):			
Appropriation .....	6,000 00		
Expended .....		2,910 07	
Balance .....			3,089 93
Fire protection system (Ch. 127, 1911):			
Balance .....	9,850 62		
Expended .....		9,385 27	
Balance .....			465 35
Heating system (Ch. 415, 1913):			
Appropriation .....	15,000 00		
Expended .....		14,575 68	
Balance .....			424 32
Heating system (Ch. 197, 1911):			
Balance .....	22,983 39		
Expended .....		22,773 08	
Balance .....			210 31
Reflooring main building (Ch. 413, 1913):			
Appropriation .....	15,000 00		
Expended .....		15,000 00	
Balance .....			0 00
Sewing room and dormitory (Ch. 126, 1911):			
Balance .....	1,241 88		
Expended .....		980 40	
Balance .....			261 48
Telephone system (Ch. 243, 1909):			
Balance .....	1 04		
Expended .....		0 00	
Balance .....			1 04
Ward 25 (Ch. 416, 1913):			
Appropriation .....	58,000 00		
Expended .....		35,880 52	
Balance .....			22,119 48
Water system (Ch. 129, 1911):			
Balance .....	955 53		
Credit .....	53 80		
	1,009 33		
Expended .....		2 35	
Balance .....			1,006 98
Completion of fire protection system:			
Contingent estimate No. 1516 .....	585 00		
Expended .....		540 43	
Balance .....			44 57

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Stockton State Hospital—Continued.</i>			
Plumbing:			
Contingent estimate No. 410.....	206 81		
Expended .....		194 91	
Balance .....			11 90
Plumbing:			
Contingent estimate No. 612, balance.....	1,798 75		
Expended .....		1,785 76	
Balance .....			12 99
Inspecting sewers:			
Contingent estimate No. 752.....	21 10		
Expended .....		21 10	
Balance .....			0 00
Plumbing, etc.:			
Contingent estimates Nos. 770 and 793....	1,585 00		
Expended .....		1,497 24	
Balance .....			87 76
Inspection of generating plant:			
Contingent estimate No. 854.....	25 00		
Expended .....		11 42	
Balance .....			13 58
<i>Folsom State Prison.</i>			
Cells and walls (Ch. 184, 1905, and 449, 1913)...	135,000 00		
Balance .....	19,944 67		
	154,944 67		
Expended .....		59,781 92	
Balance .....			95,162 75
Construction of dairy and farm building (Ch. 447, 1913) .....	7,000 00		
Expended .....		4,484 17	
Balance .....			2,515 83
Additional houses (Ch. 573, 1909):			
Balance .....	1,347 75		
Expended .....		0 00	
Balance .....			1,347 75
Boilers (Ch. 558, 1909):			
Balance .....	409 70		
Expended .....		358 35	
Balance .....			51 35
Laundry and equipment (Ch. 450, 1913):			
Appropriation .....	12,000 00		
Expended .....		2,158 74	
Balance .....			9,841 26
Repairs (Ch. 448, 1913):			
Appropriation .....	23,500 00		
Expended .....		12,813 11	
Balance .....			10,686 89
Shop buildings and equipment (Ch. 451, 1913):			
Appropriation .....	33,060 00		
Expended .....		637 17	
Balance .....			32,422 83
Warden's residence (Ch. 562, 1909):			
Balance .....	11,930 60		
Expended .....		8,020 68	
Balance .....			3,909 92

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>San Quentin State Prison.</i>			
Cells and walls (Ch. 562, 1911):			
Balance .....	201,525 73		
Expended .....		130,280 80	
Balance .....			71,244 93
Guards' cottages (Ch. 559, 1909):			
Balance .....	12,639 98		
Expended .....		9,686 20	
Balance .....			2,953 78
<i>Los Angeles Expositions Building.</i>			
(Ch. 699, 1909)			
Balance .....	113 36		
Expended .....		113 36	
Balance .....			0 00
<i>Desert Guide Posts.</i>			
(Ch. 609, 1905)			
Balance .....	1,838 83		
Expended .....		997 38	
Balance .....			840 45
<i>State Capitol (Grounds, Conservatory).</i>			
(Ch. 532, 1913)			
Appropriation .....	3,500 00		
Expended .....		3,300 83	
Balance .....			199 17
<i>State Capitol (Building).</i>			
Elevators (Ch. 538, 1913):			
Appropriation .....	10,000 00		
Expended .....		7,337 05	
Balance .....			2,662 95
State Library fund .....	7,700 00		
Elevator—expended .....		417 51	
Balance .....			7,282 49
Painting (Ch. 603, 1913):			
Appropriation .....	12,000 00		
Expended .....		6,266 77	
Balance .....			5,733 23
<i>Mission Solano, Sonoma.</i>			
Restoring (Ch. 322, 1911):			
Balance .....	273 10		
Expended .....		169 84	
Balance .....			103 26
<i>Mission Solano, Sonoma.</i>			
Repairs:			
Appropriation (Ch. 480, 1913) .....	2,000 00		
Expended .....		1,017 81	
Balance .....			982 19

Statement of financial transactions in relation to work executed at state institutions  
by the Department of Engineering—Continued.

	Balance Nov. 1, 1912, and appro- priations	Expended	Balance in fund
<i>Department of Engineering.</i>			
Motor Vehicle Division:			
Appropriation (Ch. 326, 1913)-----	10,000 00		
Expended -----		9,552 49	
Balance -----			447 51
Motor Vehicle Fund:			
Allotted from licenses-----	160,466 24		
Expended -----		160,466 24	
Balance -----			
Filing cases (Ch. 565, 1911):			
Balance -----	97 62		
Expended -----		95 05	
Balance -----			2 57
<i>Department of Engineering.</i>			
Contingent expense (Ch. 705, 1911):			
Balance -----	5,778 98		
Ch. 40, 1913-----	2,000 00		
Ch. 680, 1913-----	25,000 00		
	32,778 98		
Expended -----		23,766 54	
Balance -----			9,012 44
Contingent expense (Ch. 524, 1913):			
Appropriation -----	66 65		
To pay deficiency in appropriation for sixty-second fiscal year—expended-----		66 65	
Balance -----			0 00
Contingent expense—printing (Ch. 705, 1911):			
Balance -----	3,307 90		
Expended -----		2,352 23	
Balance -----			955 67
Contingent expense—printing, etc. (Ch. 680, 1913):			
Appropriation -----	5,000 00		
Expended -----		2,084 93	
Balance -----			2,915 07





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# CALIFORNIA COOPERATIVE WORK

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DEPARTMENT OF THE INTERIOR  
UNITED STATES RECLAMATION SERVICE  
IN COOPERATION WITH  
STATE OF CALIFORNIA

## REPORT ON PIT RIVER BASIN

BY THE RECLAMATION SERVICE OFFICE  
AT PORTLAND, OREGON

---

E. G. HOPSON, Supervising Engineer  
O. W. PETERSON, - - Engineer

---

APRIL, 1915

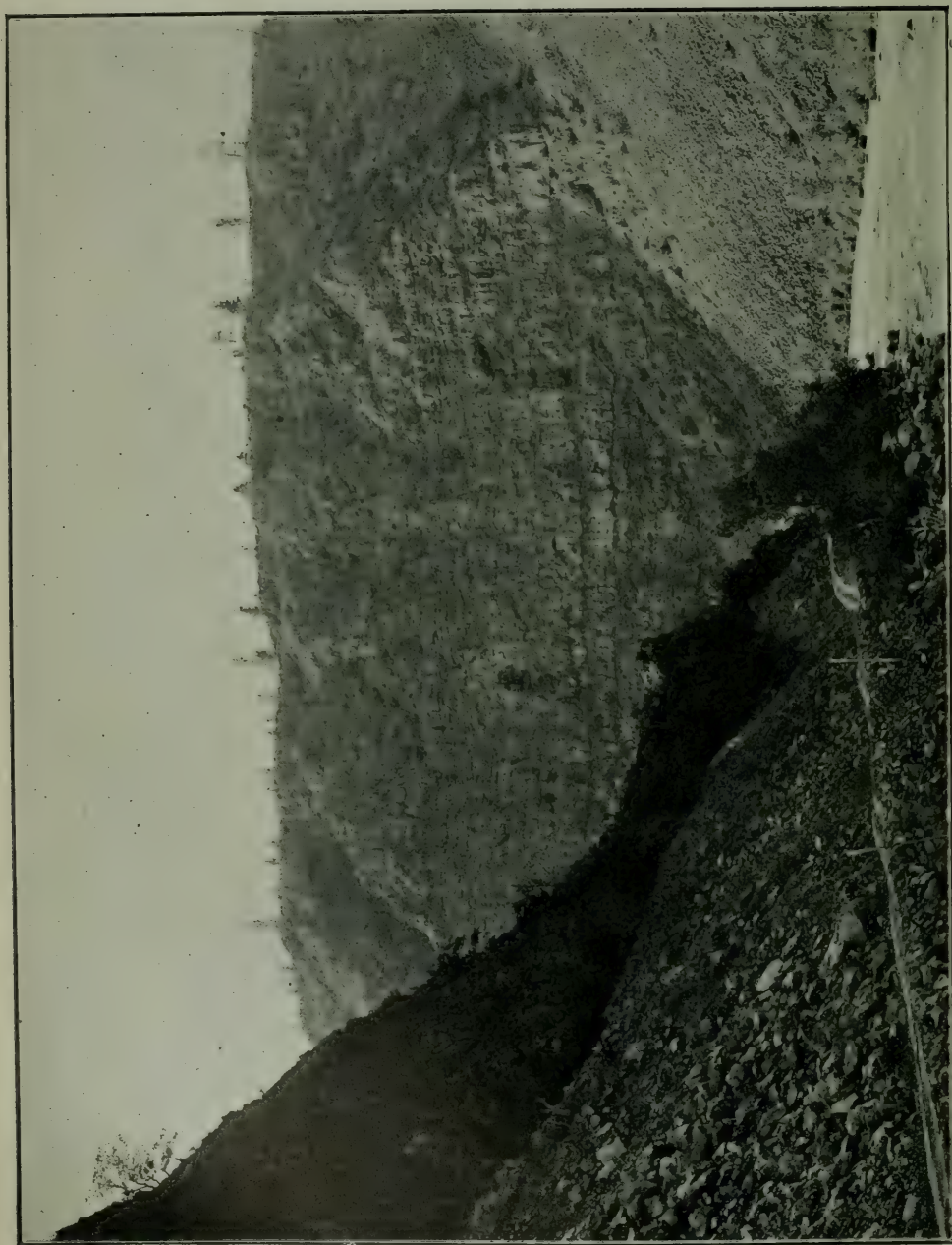


CALIFORNIA  
STATE PRINTING OFFICE  
1915









PIT RIVER GORGE BELOW FALL RIVER MILLS.

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## INTRODUCTION AND HISTORY.

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### INTRODUCTION.

This report deals with investigations made in 1914 and 1915 by the United States and the State of California acting in cooperation, through certain engineers of the Reclamation Service duly authorized for the purpose, and the Engineering Department of the State of California, pursuant to the following agreement:

*"This agreement, made this 27th day of May, 1914, between the United States of America, by E. G. Hopson, Supervising Engineer, United States Reclamation Service, thereunto duly authorized by and subject to the approval of the Director of the United States Reclamation Service, pursuant to the act of June 17, 1902 (32 Stat. 388), and acts amendatory thereof and supplementary thereto, hereinafter referred to as the Reclamation Law, and the State of California, acting by and through the Advisory Board of the Department of Engineering of said State, witnesseth, that,*

*Whereas, an act of the Legislature of the State of California, Chapter 551, Statutes of 1911, approved April 21, 1911, appropriates the sum of two hundred thousand dollars (\$200,000) to be expended by the Department of Engineering for the purpose of rectifying and improving the channels of the Sacramento, San Joaquin and Feather rivers, and such other river channels of the State as the Department of Engineering may determine, and to improve the navigability of said streams, etc.; and*

*Whereas, the Advisory Board of the Department of Engineering, at a regular meeting held February 26, 1914, approved and authorized the expenditure of two thousand five hundred dollars (\$2,500) from the appropriation made by Chapter 551, Statutes of 1911 aforesaid, for and in connection with the work herein provided for and described; and*

*Whereas, the Secretary of the Interior, under the provisions of the Reclamation Law, has allotted the sum of two thousand five hundred dollars (\$2,500) to be expended on such work in cooperation with the State of California on account of its relation to the irrigation possibilities of the valleys and territory of said State for which the waters hereinafter referred to may constitute an available supply; and*

*Whereas, in accordance with aforesaid act of the Legislature of the State of California, approved April 21, 1911, the terms and provisions of this contract in the text and form herein set out have been exhibited to, and the work proposed to be done hereunder has been approved by, the officers of the Government of the United States, acting under the Department of War thereof, having charge of river work in California, said approval being designated in writing and placed on file with the State Department of Engineering, certified copy thereof being hereto attached and marked Exhibit A;*

*Now, therefore*, in consideration of the premises and the mutual covenants and agreements herein contained, it is stipulated and agreed between the parties hereto as follows:

1. That investigations and surveys be made in that portion of the State of California included within Pit River drainage area to determine the feasibility of constructing reservoirs and other works necessary or desirable for the full utilization of the waters of the Pit River and its tributaries in improving navigation on the Sacramento River and in other public interests, also to determine the most advantageous utilization of the public land, natural lakes, reservoir sites, waters and other resources of the State and nation within the said drainage area for irrigation or other public uses;

2. That all surveys and investigations contemplated hereunder shall follow a general plan of operation jointly agreed upon by the State Engineer of California and the Reclamation Service through its proper officers;

3. That on completion of the work aforesaid all field notes, original plans, and other data acquired or prepared during said investigations shall be filed with the United States Reclamation Service, but shall be accessible at all times to the State Engineer or his duly authorized representatives upon application, and a copy thereof shall be furnished the State Engineer for official record on request;

4. That on completion of the work herein contemplated a report shall be promptly made and published, outlining the scope of the investigations made, giving detailed statements and estimates of each project investigated, with suitable explanatory plans, maps and other documents as exhibits, together with a summary of expenses incurred in the investigations; that such report shall also contain specific conclusions and recommendations as to the future policy considered most advisable to be followed by the United States and the State of California in utilizing, reserving, or disposing of public lands, waters, reservoir and power sites, and other natural utilities in conformity with the plan of development indicated by this investigation as being to the highest public advantage; that these conclusions and recommendations shall be jointly agreed upon by the State Engineer and the officer of the Reclamation Service having jurisdiction, or in the event of their failure to agree thereon each of them shall submit separate conclusions and recommendations, both of which shall be embodied in the report and published; that such advance reports shall be prepared and furnished to the State Engineer and the Reclamation Service as may be required and agreed upon; that in all reports and publications it shall be clearly shown that the United States and the State of California are joint contributors to the work and the names of cooperating officers shall be stated;

5. That in carrying out all work hereunder one half of the expense shall be borne by the State of California, one half by the Reclamation Service, the total expense to be incurred by each not to exceed two thousand five hundred dollars (\$2,500); that each month a detailed statement of costs, together with report of work

accomplished, shall be made to the Reclamation Service and to the State Engineer of the total expense for the last preceding month, such expense including all proper costs chargeable to the field office and administrative work of the investigation. Such statement shall also give the proportion of expense that has been borne by both the Reclamation Service and the State, and from time to time during the progress of the work such necessary adjustment shall be made in the expenditures on salaries and other expenses by the Reclamation Service and by the State as will equalize the aggregate expenditure by each party, so that at the conclusion of the work the proportion of the expense borne by each shall be equal;

6. That all employees engaged in this investigation paid by the Reclamation Service shall be subject to the established rules and regulations of the United States Civil Service Commission governing such employees; that all employees paid by the State shall be subject to such rules and regulations as the State may provide in such cases; *provided*, that all employees paid by the State shall be subject also to such rules and regulations as the Reclamation Service may establish for the conduct of these investigations, and that in the selection of employees preference will be given to residents of the State, other considerations being equal.

7. No member of or delegate to Congress, or resident commissioner, after his election or appointment, or either after or before he has qualified and during his continuance in office, shall be admitted to any share or part of this contract or agreement, or to any benefit to arise thereupon. Nothing, however, herein contained, shall be construed to extend to any incorporated company, where such contract or agreement is made for the general benefit of such incorporation or company, as provided in section 116 of the act of Congress approved March 4, 1909 (35 Stat. 1109).

*In witness whereof*, on the day and year first above written, the United States has caused these presents to be signed in its behalf by E. G. Hopson, Supervising Engineer, United States Reclamation Service, and the State of California has caused the same to be executed in its behalf by the Advisory Board of the Department of Engineering through W. F. McClure, State Engineer, thereunto duly authorized by resolution of the said Board, heretofore made.

UNITED STATES OF AMERICA,

By E. G. HOPSON,

Supervising Engineer U. S. Reclamation  
Service.

STATE OF CALIFORNIA,

By the Advisory Board of the  
Department of Engineering,

By W. F. McCLURE, State Engineer.

[SEAL]

Approved: June 11, 1914.

(Signed) F. H. NEWELL,

Director U. S. Reclamation Service.



WAR DEPARTMENT,  
UNITED STATES ENGINEER OFFICE.  
Room 405 Custom House,  
San Francisco, Cal.

(Copy)

DEPARTMENT OF ENGINEERING,  
State of California,  
Sacramento, Cal.

May 15, 1914.

GENTLEMEN: Referring to the draft of an agreement between the United States Reclamation Service and the State of California transmitted with your letter of May 11, 1914, covering the arrangements for the joint use of Federal and State funds for the purpose of making investigations and surveys on the drainage area of Pit River, California, to determine the feasibility of constructing reservoirs and other works for the full utilization of the waters of Pit River in improving navigation on the Sacramento River and in other public interests, and the preparation of a report upon the result of such investigations, I would state that the work proposed appears to me to be a proper one on which to expend the amount proposed from the appropriation provided in the Act of the Legislature approved April 21, 1911, as affording a useful addition to the engineering information requisite for a study of the means of improving the navigability of the Sacramento River.

Respectfully,

(Signed) S. A. CHENEY,  
Major, Corps of Engineers.

“EXHIBIT A.”

“Whereas, There has been exhibited to this, the Advisory Board to the Department of Engineering, of the State of California, a proposed agreement between the United States of America, by E. G. Hopson, Supervising Engineer, United States Reclamation Service, and the State of California, acting by and thru the Advisory Board, of the Department of Engineering of the State of California, under the terms of which it is proposed to expend the sum of Five Thousand Dollars (\$5,000) cooperatively; one half of said sum to be expended from the funds at the disposal of said United States Reclamation Service, and the other half to be expended from the appropriation by the Legislature of the State of California, made by Chapter 551, Statutes 1911, approved April 21st, 1911.

Now, therefore, be it resolved, That W. F. McClure, State Engineer, of the Department of Engineering, of the State of California, be and he is hereby authorized and empowered to execute said above mentioned resolution on behalf of the State of California and of this the Advisory Board of the Department of Engineering, of the State of California.

OFFICE OF THE DEPARTMENT  
OF ENGINEERING of the } ss.  
State of California. }

I, Earle Freeman, Secretary of the Department of Engineering of the State of California, hereby certify that the foregoing is a full, true and correct copy of a resolution adopted at a meeting of the Advisory Board of the State Department of Engineering, held May 27, 1914.

Witness my hand and the seal of the Department of Engineering of the State of California this 27th day of May, 1914.

[SEAL]

(Signed) EARLE FREEMAN,

Secretary of the Department of Engineering  
of the State of California."

In accordance with the provisions of the above agreement an understanding was reached between the two parties as to the scope and character of the operations, and the method of execution, by letters between the State Engineer of California and the Supervising Engineer of the Reclamation Service at Portland, Oregon, during the month of July, 1914. Field and office work has been performed by the Reclamation Service acting through E. G. Hopson, Supervising Engineer, who has personally directed operations. O. W. Peterson, Engineer, has acted as principal assistant in the work. Work commenced on July 25, 1914, and was completed in March, 1915. During the progress of the work the State Department of Engineering has been in general touch with its various features, and on completion of this report it has given careful study to all the matters contained therein and especially to the conclusions and recommendations.

The principal purpose of this investigation is to prepare "specific conclusions and recommendations as to the future policy considered most advisable to be followed by the United States and the State of California in utilizing, reserving, or disposing of public lands, waters, reservoir and power sites," etc., and it is required that "these conclusions and recommendations shall be jointly agreed upon by the State Engineer and the officer of the Reclamation Service having jurisdiction," etc. In conformity therewith these officers have conferred in these and other matters set forth in this report, and are in full agreement, in witness whereof they have affixed their signatures at the end of the chapter dealing with said Conclusions and Recommendations.

### PRIOR INVESTIGATIONS.

In 1903-4 the Reclamation Service made a reconnoissance of the entire Pit River basin to determine the amount of storage that might be impounded for the irrigation of lands in Sacramento Valley. Five reservoir sites were located and surveyed, viz., Jess, West, Warm Springs, Round and Big Valleys. A hydrographic

survey was made of Goose Lake, a possible source of supplementary supply. Preliminary estimates of storage capacity and cost, based on the results of this early investigation, are contained in the report of the California State Water Commission for the year 1912.

In 1909 the Reclamation Service reconsidered the Big Valley Reservoir in connection with a study then being made of Iron Canyon project, and two shafts were sunk at the damsite.

Document No. 81 of the first session of the Sixty-second Congress, published June 29, 1911, considers the feasibility of storage at Big Valley for the controlling of floods in the Sacramento Valley.

In 1912 the Department of Agriculture, in cooperation with the California Conservation Commission, gathered information as to the extent of irrigation development in the Pit River basin, showing the areas irrigated, types of crops grown, etc. These data were published in 1912 report of the Conservation Commission of the State of California.

During 1914 an investigation by the United States Reclamation Service of the Iron Canyon project gave consideration to the use of reservoirs in the Pit River basin and the general subject of water supply from that river. The report dealing with the Iron Canyon project was published by the Reclamation Service in November, 1914, and is frequently referred to in this report.

### **PRESENT INVESTIGATION.**

This investigation, commenced late in July, 1914, was completed in March, 1915. The months of August, September and October, 1914, and a part of February, 1915, were spent in making a field examination. The present areas of agricultural lands, both irrigated and irrigable, were outlined and the nature of present water supplies investigated. All reservoir sites previously considered were inspected and an extended reconnoissance was made to locate additional sites. Studies have been made of possibilities of improving present conditions by fully irrigating such areas as are now inadequately irrigated, and also watering additional irrigable lands now unsupplied.

A new reservoir site of large storage capacity and supply was located in Fall River Valley. Sufficient elevations were obtained to determine approximately the extent to which lands in the valley would be affected by this storage. A survey was made also of the damsite, situated just below the junction of Fall and Pit Rivers.

At Jess Valley a topographic survey was made of a damsite at the immediate outlet.

The principal work performed in this investigation consisted, however, of reviewing, rearranging and classifying the older studies, and bringing them up to date and in harmony with a comprehensive treatment of the resources of the entire basin. In completing this task



many different authorities have been consulted on such related topics as water power, hydrography, meteorology, geology, agriculture, forestry and transportation. Much valuable information and assistance have been received from local residents, from representatives of the United States Forest Service, the Weather Bureau and the Water Resources Branch of the Geological Survey, and from various public spirited individuals interested in the development of this territory.

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## GENERAL FEATURES OF THE BASIN.

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### DEFINITION.

This includes all of the territory hydrographically tributary to the Pit River above its junction with the Sacramento.

### BOUNDARIES AND ADJACENT AREAS.

The basin of Pit River, including about 6,000 square miles of north-eastern California, lies in Modoc, Lassen, Siskiyou and Shasta Counties. It does not include the Goose Lake Basin, which, although originally a part of this basin, has during recent ages ceased to contribute any appreciable discharge to the Pit, and has practically become a part of the great interior drainage system which does not have an outlet to the sea.

Lassen Peak, the most southerly of the great volcanic peaks in the northwest, is practically at the extreme south limit of the Pit River Basin. From this point the basin extends northwesterly to the Sacramento River, 12 miles north of Redding, and thence almost due north along the ridge directly west of the McCloud to Mt. Shasta. The boundary of the basin extends in the other direction northeasterly to the south terminus of the Warner Range; thence northerly along the crest of this range to a point opposite the south end of Goose Lake. All of the above described boundary of the basin or the divide, as it is properly termed, is extremely well defined, generally by sharp mountain ridges, some of the peaks being among the highest and most celebrated of the continent. The rest of the divide between Shasta and the Warner Range is, however, not well defined topographically; moreover, the extremely porous structure of the region renders any determination of the divide by topographic consideration alone, unsatisfactory.

Surface contours would indicate a divide passing eastwardly from Shasta to the summit of Glass Mountain and thence almost directly east to the southern limit of Goose Lake, as shown on Plate 4. On the other hand, unmistakable indications furnished by the yield of



the great springs of Fall River point to a drainage basin extending northerly, perhaps as far as Tule and Lower Klamath Lakes or to even include, in the territory northeast of Shasta, the drainage of Butte and Antelope Creeks.

Northeast of the Pit River Basin is the basin of Goose Lake. On the east lie the large alkali lakes that border the Nevada line. On the southeast are numerous local sinks. All of this region on the northeast, east and southeast of the Pit Basin is part of the Great Basin drainage system. On the north lies the drainage system of the Klamath River and Tule Lake. Southeast of Lassen adjacent drainage is toward the Feather River, while along the westerly side drainage is directly into the Sacramento.

### TOPOGRAPHIC DIVISIONS.

The basin may be roughly divided into three quite distinct topographic areas. The first is mountainous and lies west of a line between Shasta and Lassen. The second division is adjacent to and east of the first division and west of the Big Valley Range that extends almost directly south from Glass Mountain and follows practically the county lines between Modoc and Lassen Counties on the east and Siskiyou and Shasta Counties on the west. The third division, situate east of Big Valley Range, is mainly a plateau region, including, however, the lofty Warner Range. The general level of the plateau is from 4,000 to 6,000 feet above sea level, averaging about 1,000 feet higher than the average of second division.

From east to west the span across the plateau region between the Warners and the Cascades is nearly 100 miles; from north to south 50 miles. Big Valley and Sheffer mountains rise 2,000 to 3,000 feet above the adjacent plateaus. Big Valley Mountain, although of comparatively small height, marks an important change in conditions both topographic and climatic. To the east the valleys are 1,000 feet or more higher than to the west, and what is of special importance is that the amount of precipitation and the length of the crop growing season is appreciably less on the east than on the west of this mountain range.

Geologically the plateau region east of the Cascades, which includes the second and third topographic divisions, just referred to, is considered by Diller a part of the great continental platform. The Pit (as a part of the Sacramento) has the distinction of being one of the three rivers of the country which rises in this platform and finds outlet to the ocean. "In the United States there are only three rivers, the Columbia, the Klamath and the Sacramento (including the Pit), which cut across the entire mountain belt from the interior platform to the sea." (Diller, U. S. Geol. Survey.)

## MOUNTAIN PEAKS AND LAKES.

The following statements by Prof. Alex. G. McAdie appear in the reports by the United States Weather Bureau: "Shasta, 14,380 feet elevation, is one of the three great peaks on the Pacific Slope, standing like sentinels in a stretch of 700 miles, including the Sierras and Cascades. \* \* \* About two miles west of Shasta is Shastina, elevation 12,433 feet. There are six small glaciers surrounding the peak, known as Whitney, Bolam, Hottum (double), Wintum and Konwatikon. The mountain is snow-covered throughout the year, the snow cover extending down in an ordinary year to the 8,000-foot level during midsummer. There are numerous cinder cones and lava flows, showing the volcanic character of the region.

South of Shasta lies Lassen Peak, elevation 10,437 feet. To the east and north is a large area extending to the Warner Mountains. \* \* \* The most prominent peaks in this range are Bidwell, 8,551 feet; Fandango, 7,848 feet; Cedar, 8,308 feet; Warren, 9,668, and Eagle, 9,934 feet.

In the area between the Cascade Range and Warner Range are numerous lakes, of which the best known are Lower Klamath, Tule, Clear and Goose."

## GEOLOGY.

Recent report by the United States Reclamation Service on the Iron Canyon Project states: "The entire territory between Lassen on the south and Tule and Klamath Lakes on the north has even during comparatively recent years been the scene of tremendous volcanic activity. Hundreds of extinct craters and cinder cones are scattered throughout this area, which has been built up by successive flows of erupted matter. The most recent known flow of molten matter is at Lassen and is estimated by geologists to have occurred within 200 years. Even today such phenomena as hot springs, steam vents, not infrequent earthquake shocks, and the recent disturbances at Lassen are indications that the forces that have molded this territory in its present shape are by no means extinct.

"The territory immediately south of Tule and Klamath Lakes has in many respects characteristics that are remarkable, even for this territory. The famous Modoc lava beds, the scene of one of the last Indian fights, lie here. Immense, heaped up masses of shattered lava penetrated by fissures many miles in length and honeycombed by caverns and crevices in every direction are the predominant features. The country is difficult to reach and even more difficult to traverse, owing to its extremely rugged character."

The following quotations are from Diller, showing the relations of the mountains and valleys in and adjacent to the Pit River Basin and

particularly the geological structure of the Cascades and the plateau region on the east: "The belt of country in northern California and Southern Oregon lying between the Great Basin and the Pacific may be regarded as grouped naturally into two valleys and three mountain ranges. The Coast Range is separated upon the north by the valley of the Willamette, and upon the south from the Sierra Nevada by the broad depression drained by the Sacramento. Near the state line between Oregon and California the three ranges meet in common ground, among a group of ridges and peaks so complex as apparently to render the definition of the ranges a matter of considerable difficulty. It is true, nevertheless, that each range is characterized by its geologic development, and everywhere within this mountain plexus its limits are clearly defined.

"The volcanic ridge of Lassen Peak appears to be a continuation of the Sierras, but in reality \* \* \* it is the connecting link between the Sierras and the Coast Range, and itself belongs geologically to the Cascade Range. \* \* \*

"The Cascade Range is essentially a volcanic range stretching from Lassen Peak in California to Mt. Rainier in Washington, a distance of 450 miles. At both ends the lavas lap up on uplifted mountains of older rocks, the Sierra Nevadas in California and the Cascades in Washington, but between these two from the Columbia River in Washington to the Pit River in California for a distance of nearly 300 miles, the range is composed largely, if not wholly, of igneous rocks that have escaped from a great belt of volcanoes that form the range. The summit of the range is an irregular plateau strewn with many lava and cinder cones, of which each one marks the site of a volcanic orifice tributary to the upbuilding of the range.

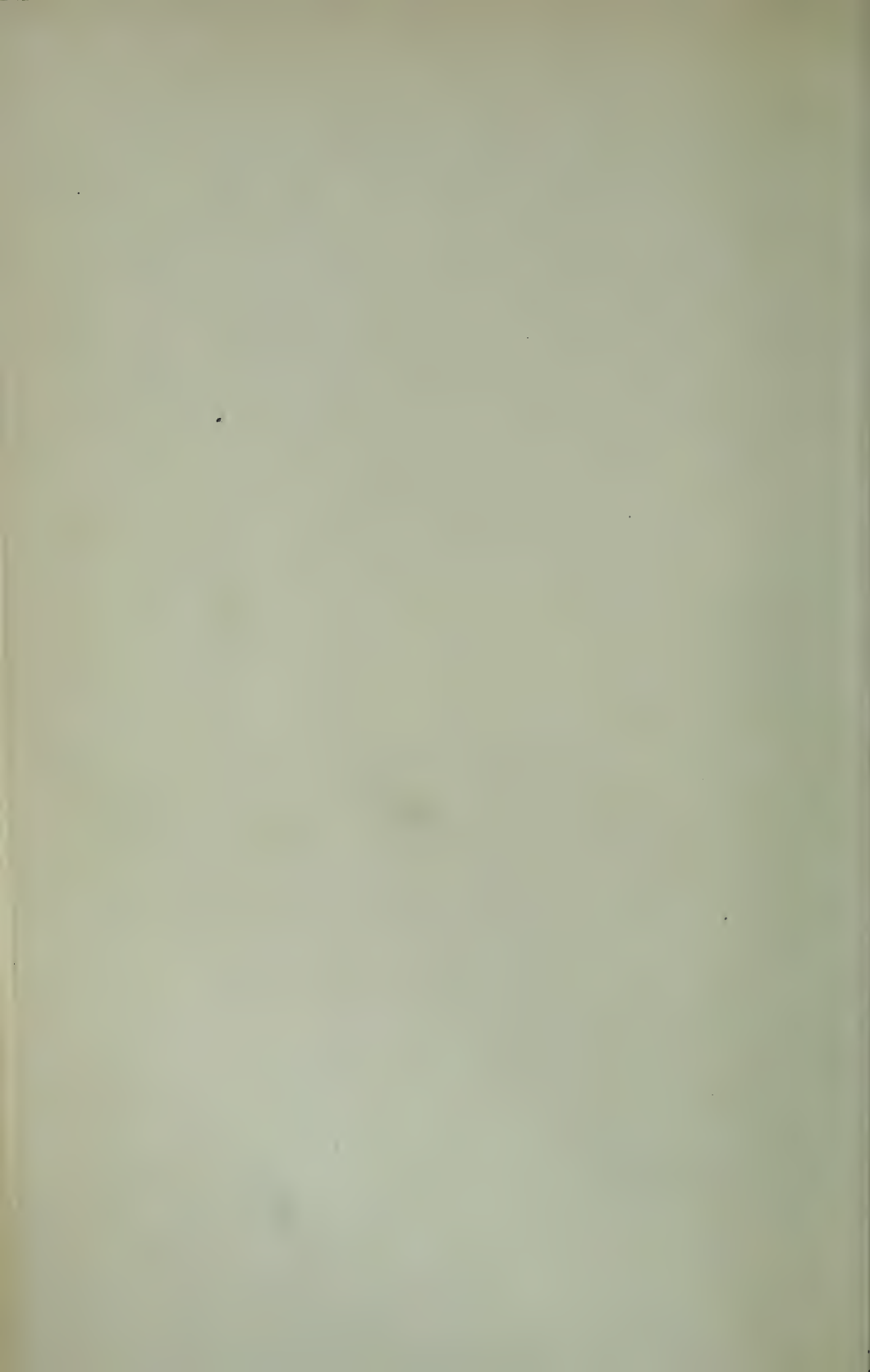
"Where best developed, as shown in the Klamath and Columbia River sections, the body of lava forming the range is on an average about 4,000 feet in thickness, but in the greater volcanoes like Hood, Jefferson, Mazama (Crater Lake), Shasta and Lassen it rises to accumulations of 6,000 to 10,000 feet in thickness. The later foundations of the Cascade Range were laid in the Oregon embayment during the cretaceous and early Tertiary times, possibly before the ranges were distinctly outlined. The Tertiary volcanic effusions began in Oregon west of the Cascade Range during the Eocene and possibly a little later in the same epoch eruptions began in the base of the Cascade Range. During the later Tertiary the volcanic activity was greatest, and the bulk of the range, though partly uplifted, was in equal or perhaps in even greater measure upbuilt by flows of viscous andesitic lavas with much ejected material. Basalts are common and some acid lavas are known, but the great bulk of the range is andesitic in strong contrast with the great lava plains east of the Cascades,





LASSEN IN ERUPTION.





where the thin basalt flows spread out horizontally like sheets of water. The change from the plains to the mountain slope of the eastern base of the Cascade Range is abrupt and distinct, and due, for the most part, to the fact that the stiff viscous andesite lavas were able to build up steep slopes, while the superheated and highly viscous basalts spread out like water along the irregular mountain front.

"After the close of the Tertiary the volcanic activity waned, although eruptions occurred to within the historic period and possibly even to the present day if the outbursts from the summit of Lassen Peak develop so as to involve molten material.

"However that may be, there is no doubt that the Cinder Cone and its lava field 10 miles northeast of Lassen Peak resulted in one or more eruptions within a century or two. \* \* \* In general, however, the volcanoes of the Cascade Range are considered extinct, and the upbuilding of the Cascade Range completed as far as the actual accumulation of lava is concerned.

"Faulting that has played so large a role in the development of the Sierra Nevada and the Coast Range of California has not given general features to the volcanic mass of the Cascade Range. Small faults are common in the lavas southeast of Lassen Peak, forming lines of bluffs and bringing the ground water to the surface in large springs, a feature which is common in the Klamath Lake Region, and, as pointed out by Russell, along other portions of the range, but these faults have no effect on the general form of the range. \* \* \*

"To the younger flows of basalt the Lassen Peak district is indebted for the development of its most valuable agricultural and grazing lands. At the entrance of every canyon into which the basalt flowed the lava accumulated so as to form a dam for the streams of water. In this way lakes or swamps were produced, and from these, by the gradual accumulation of gravel, sand, mud, infusorial earth, and vegetable matter, the beautiful meadows of ——— and Dixie were produced." \* \* \*

It might be added that Jess, West, Little and a number of other mountain valleys in this basin show evidence of the same development. South Fork and Warm Springs Valleys indicate by gravel deposits and topographic features their former existence as lakes, while the outlets of Big and Fall River Valleys show evidence of erosion through old lava flows that once dammed their drainage.

## FOREST COVER.

Climatic conditions and especially precipitation are the chief factors in determining the extent and character or type of natural forest cover. A map showing approximately the stands of merchantable timber of different varieties as arbitrarily graded in 5,000 to 10,000, 10,000 to 20,000 and 20,000 and upwards of board feet per acre, has

been prepared. (See Plate 3.) In preparing this map, information was obtained from officials of four different forest reserve districts and from private individuals. Much of the territory has not as yet been cruised, and it was necessary to some extent to depend upon the personal opinion of various individuals. Probably there are many errors in detail in this map, but such defects are not sufficiently serious to detract from the broad value of the study as indicative of climatic conditions.

The following statement of the distribution of forest cover in this area has been contributed by Mr. T. D. Woodbury, Assistant District Forester of California:

"While soil and light are important requisites, tree growth is dependent to a greater degree upon a fixed minimum average annual precipitation than upon any other single factor. In general, where the annual precipitation is less than 20 inches, tree growth is scanty and composed of dwarfed species which have little commercial value. An annual precipitation of over 20 inches generally results in a commercial forest cover, while the heaviest and most valuable forests in the world,—the redwood forests of the northern California coast region,—are found where the minimum precipitation is greatly in excess of this amount.

"From the above statement the deduction may be made that any factor which affects precipitation or soil moisture brings about a corresponding change in the density and composition of the forest cover. For example, northerly and easterly slopes are less exposed to the sun's rays than southerly or westerly, therefore, the soil and air moisture content is greater in such situations, and in protected gulches and canyons. For this reason we find on these slopes the heaviest stands of the most valuable species.

"While trees, like other forms of vegetation, prefer a rich sandy loam soil, on the whole the character of the soil has far less bearing upon the determination of and character and amount of forest cover than precipitation. Fairly well drained soils of so rocky a character as to be absolutely without value for agriculture will produce a heavy timber crop where the rainfall is ample. Again, like other forms of vegetation, trees require a certain amount of light. Since, however, light is universally distributed, this factor has but little bearing on the determination of local forest conditions.

"So intimate is the relation between precipitation and tree growth, however, that with information at hand regarding the precipitation in a given region, the character of the forest may be determined with a fair degree of accuracy. Conversely the amount and character of forest cover serves as an indication of the amount of precipitation where other records are lacking.

“Bearing in mind the above statement of general principles and referring to the timber map of the Pit River drainage basin on Plate 3, we should expect to find the heaviest and choicest stands indicative of the areas of heaviest precipitation. The heavily timbered strip between Mt. Shasta and Mt. Lassen, denoted in the larger green dots on the map, is located along the divide between the Sacramento and Pit River drainage areas. This strip intercepts storms from the Pacific Ocean and the precipitation there varies from about 40 inches on the western border to 24 inches on the eastern. The great bulk of this belt below 6,000 feet elevation is made up of forests composed of sugar and yellow pine (*Pinus lambertiana* and *Pinus ponderosa*) with white fir (*Abies concolor*) and incense cedar (*Libocedrus decurrens*) in mixture.

“These species make up the most valuable commercial type in the California Sierras and the one in which the large pine lumbering operations of this State are being carried on. Within this type sugar pine and white fir are particularly dependent on moisture and therefore occur on the northerly and easterly slopes or in the most favored and protected situations, as would be expected, leaving the less desirable localities in the possession of the yellow pine and scattered cedar. In certain fairly favorable situations all of these species occur together in a mixed stand, the composition of which varies considerably with changes in slope, exposure and moisture conditions. The presence of any considerable percentage of sugar pine in the mixture, however, is always indicative of favorable moisture conditions.

“Within the belt between 6,000 and 8,000 feet where the effect of altitude and exposure counteract somewhat the abundant moisture, the timber type consists of lodgepole pine (*Pinus contorta*) and California red fir (*Abies magnifica*). On this account the forest at the highest elevations is not as dense or as valuable as that at moderate altitudes.

“Within the great comparatively level belt of country which extends eastward from this area of heavy timber to the Warner Mountains on the eastern border of this drainage basin, precipitation decreases from west to east. In the western portion of the area the annual precipitation averages about 20 to 24 inches, while in the eastern and southeastern portion it amounts to only 14 inches. This decrease in the annual supply of moisture is directly reflected in the character and composition of the forest cover. On large areas of the poorer rocky soils situated between 4,200 and 5,000 feet elevation within this intermediate area the juniper type has taken possession because of its ability to withstand drought. Where precipitation increases slightly on account of some local change in conditions or where more soil moisture is available, as on northerly and easterly slopes or on protected gulches, light stands of pure yellow pine are found. In still more moist situations cedar and fir occur in mixture with yellow pine, and in a few favored localities,



such as Big Valley Mountain and Happy Camp Mountain, where exposure and soil conditions are most favorable, the forest is made up of a mixed type containing sugar pine as well as yellow pine, white fir and cedar.

"When the Warner Mountains are reached precipitation again increases with elevation and we find the same forest law governing the composition and density of the stand. In ascending this range a belt of juniper is first encountered, then pure yellow pine on the south and west slopes. Still higher up between 5,500 and 7,500 feet elevation the heaviest stands occur. These contain varying proportions of white fir and incense cedar, in addition to the yellow pine, and are found at their best on north and east slopes. Between 7,500 and 9,000 feet elevation the effect of exposure and altitude is again felt and the forest reverts to a mixture of rather unimportant abnormally formed trees, or the mountains are so rocky that there is no tree growth.

"This brief description of timber conditions within this drainage basin is intended simply to elucidate the map and to make clear the relative watershed value of the various portions of the drainage area as indicated by the character of the cover."

### PRECIPITATION.

The following tabulations give all available and pertinent data from the records of the United States Weather Bureau within the basin:

Monthly Precipitation, in inches, at Alturas, Modoc County, California.  
Elevation 4,400 feet.

	1900-01	1901-02	1902-03	1903-04	1904-05	1905-06
October		1.00	.72	.91	1.90	1.42
November		.55	.94	.97	1.11	.66
December		1.86	.52	3.52	1.82	.67
January		.98	3.87	1.83	1.04	4.47
February		1.81	1.08	2.87	.16	1.58
March	3.10	2.96	3.20	4.13	.26	.53
April	2.13	.51	.66	.39	.85	.66
May	.94	1.41	2.46	1.21	1.81	.78
June	.22	.28	.96	1.68	.42	.49
July	.55	.0	.01	.55	.21	.10
August	.11	.0	.05	.27	.19	.26
September	.37	.27	.60	1.09	.10	.67
Totals		11.68	14.57	18.20	8.87	12.24

Monthly Precipitation, in inches, at Alturas, Modoc County, California.—Continued.  
Elevation 4,200 feet.

	1900-01	1901-02	1902-03	1903-04	1904-05	1905-06
October .....	1.90	1.01	.97	.24	.10	1.51
November .....	1.94	2.59	.82	.59	1.59	.44
December .....	1.74	1.16	.54	.56	1.11	.40
January .....	1.27	2.16	.99	1.92	2.93	1.30
February .....	1.38	.59	.38	.16	.48	-----
March .....	.43	.48	1.52	1.43	.31	-----
April .....	.36	.97	2.71	2.68	1.51	-----
May .....	.62	.59	1.07	.48	1.64	-----
June .....	.24	1.01	.70	2.21	.84	-----
July .....	2.29	.49	.84	1.00	-----	-----
August .....	0	0	.50	.87	.44	-----
September .....	1.41	.36	.87	.21	.87	-----
Totals .....	13.63	14.40	11.20	13.47	11.15	-----

Mean 13 inches.

Monthly Precipitation, in inches, at Burney, Shasta County, California.  
Elevation 1,400 feet.

	1900-01	1901-02	1902-03	1903-04	1904-05	1905-06
October .....	*	0	1.38	.87	0	3.27
November .....	*	4.56	.80	2.78	4.29	1.94
December .....	*	3.84	1.97	2.47	3.27	2.86
January .....	*	11.02	6.82	4.46	14.32	5.79
February .....	*	1.21	.37	.70	3.26	-----
March .....	1.67	1.60	2.77	2.58	1.17	-----
April .....	.34	3.06	2.36	1.73	3.41	-----
May .....	0	1.46	3.04	1.76	.94	-----
June .....	0	.36	1.64	2.78	2.18	-----
July .....	0	0	0	.75	.09	-----
August .....	0	0	0	.56	0	-----
September .....	0	.29	3.56	0	.29	-----
Totals .....	-----	32.17	24.87	21.00	30.14	-----

Mean 16 inches.

\* No record.

Monthly Precipitation, in inches, at McCloud, Siskiyou County, California.  
Elevation 1,400 feet.

	1901-02	1902-03	1903-04	1904-05
October .....	1.51	2.14	.02	3.29
November .....	8.24	8.82	4.80	1.71
December .....	2.46	3.53	12.46	7.55
January .....	8.96	10.86	22.59	10.86
February .....	2.55	.32	9.73	-----
March .....	6.07	1.42	3.74	-----
April .....	5.19	2.14	4.59	-----
May .....	4.96	2.05	2.24	-----
June .....	1.46	2.77	1.82	-----
July .....	1.03	.57	.06	-----
August .....	1.02	.70	0	-----
September .....	4.76	.37	1.17	-----
Totals .....	49.12	37.45	61.52	-----

Mean 34 inches.

## REPORT ON PIT RIVER BASIN.

Monthly Precipitation, in Inches, at Montgomery Creek, Shasta County, California.  
Elevation 2,200 feet.

	1909-10	1910-11	1911-12	1912-13	1913-14	1914-15
October -----		1.02	-----	2.93	.10	7.87
November -----		8.57	-----	9.46	10.97	3.75
December -----		-----	-----	6.55	9.68	2.26
January -----	9.19	-----	15.69	3.60	21.00	10.83
February -----	9.85	-----	4.40	.10	8.55	-----
March -----	5.39	-----	6.90	6.30	2.68	-----
April -----	1.63	-----	5.77	3.39	8.64	-----
May -----	-----	-----	4.51	3.76	1.55	-----
June -----	.35	-----	2.13	2.77	4.98	-----
July -----	-----	-----	1.30	.64	0	-----
August -----	-----	-----	0	.30	0	-----
September -----	1.22	-----	5.48	0	.32	-----
Totals -----	-----	-----	-----	39.80	68.47	-----

Mean probably about 45 inches.

Monthly Precipitation, in Inches, at Steel Swamp, Modoc County, California.  
Ten miles east of Clear Lake. Maintained by U. S. Reclamation Service.

	1904	1905	1906	1907	1908	1909
January -----		1.25	4.00	.90	.38	3.39
February -----		1.12	2.07	3.80	.36	2.05
March -----		1.70	3.62	4.88	1.24	1.25
April -----		.20	.09	.70	*	0
May -----		2.62	2.70	2.25	*	1.20
June -----		.30	1.05	2.11	*	.50
July -----		0	.60	.20	.15	.02
August -----	0	0	0	1.71	.42	.01
September -----	.92	.42	.76	.72	0	.05
October -----	1.01	.40	.41	2.13	2.00	.43
November -----	.42	1.25	2.05	1.06	*	3.09
December -----	3.11	.23	3.70	1.98	1.00	.52
Totals -----	-----	9.49	21.05	22.44	-----	12.51

Mean 16 inches.

\*No record.

Monthly Precipitation, in Inches, at Clear Lake, Modoc County, California.  
North end of Clear Lake. Maintained by U. S. Reclamation Service.

	1910	1911	1912	1913	1914
January -----	.85	2.97	1.21	2.35	2.27
February -----	.43	1.26	2.23	.24	.67
March -----	.50	.77	1.64	.59	.47
April -----	.16	1.05	2.82	2.02	1.55
May -----	.78	1.01	1.93	1.22	*
June -----	.34	.75	2.05	2.39	-----
July -----	.11	.27	.48	1.99	-----
August -----	0	0	.43	.08	-----
September -----	.33	.46	.96	.32	-----
October -----	.81	.51	.20	.93	-----
November -----	2.67	.81	1.18	.93	-----
December -----	2.52	.60	1.23	3.13	-----
Totals -----	9.50	10.46	16.16	16.19	-----

Mean 13 inches.

\*Abandoned May 1, 1914.

To enable a thorough understanding of general conditions of precipitation in the basin to be had, with the greatest facility, a special map, Plate 4, has been prepared. The local intensity of precipitation is brought out by the depth of hatching on the map. The isohyetose lines also give in greater detail the distribution of snow and rainfall. All of this work has been based primarily on such records as exist of average annual precipitation at points within and in the vicinity of the basin. The map has been supplemented by a smaller scale map, Plate 5, which shows in relief the entire topography of Northern California and the relation of precipitation in the basin with that in the larger territory. A careful examination and comparison of these two sheets is essential for a full grasp of conditions.

In preparing Plate 4 the basis of the sheet was the United States Weather Bureau stations indicated by circle. This data was supplemented by consideration of the forest cover previously discussed and shown on Plate 3. Important additional data was obtained by personal narrative and descriptions of men intimately acquainted with the country, such as county surveyors, forestry men, cattle men and others.

In preparing Plate 5 the records of the United States Weather Bureau have of course been the basis. To a certain extent older maps showing precipitation in this region have been used, and all available data prepared by engineers for public and private interests have been utilized. The influence of topography and exposure, as summarized herein in the section entitled "Relation between Topographic Features and Precipitation in Northern California" in an article written by G. H. Willson, District Forecaster for the Weather Bureau in California, and also the influence of the high range extending from Lassen Peak to Mt. Shasta, as indicated by an average annual precipitation of about 52 inches at McCloud and 45 inches at Montgomery Creek, were given special consideration in preparing Plate 5. This study has resulted in assuming heavier precipitation on the Warner Range than had previously been estimated, due to unmistakable evidence such as snowfall, run-off and forest cover, which indicate a maximum of fully 30 inches near the higher elevations. It will also be observed that the precipitation on the north coast of California is excessively heavy, and that it rapidly decreases from west to east, except as locally influenced by mountain ranges.

## **RELATION BETWEEN TOPOGRAPHIC FEATURES AND PRECIPITATION IN NORTHERN CALIFORNIA.**

In order to better illustrate the variation in precipitation from west to east and show how relatively small is the amount east of the Cascades, a cross section of Northern California from Humboldt Light House on the ocean to Cedarville east of the Warners, is given,



Plate 6, on which also the average annual precipitation at various points is shown. This section passes through Eureka, Weaverville, Shasta, Redding, Montgomery Creek, Burney and Alturas, and likewise crosses most of the important valleys and all the mountain ranges at about their average elevation.

Mr. G. H. Willson, of the United States Weather Bureau, in discussing the influence of elevation on rainfall in California, makes the following statements: "Generally speaking, precipitation increases rapidly with elevation, but the differences found in the amounts of precipitation measured at places in the same vicinity, and at the same elevation, plainly indicate that there are other important factors besides elevation to be considered.

"The rainfall chart of Northern California gives a good general idea of the distribution of precipitation and shows a close relationship between it and the topography of the State; also that the greatest amounts are found in the foothill and mountain districts.

"In this study of the relation of rainfall to elevation in Northern California a study of diagrams (not published) for places having the same latitude quite clearly illustrates the following general facts:

1st. "The rainfall on the immediate coast is less than it is short distance inland

2d. "The western slopes of the mountains have more rain than the eastern at the same elevation.

3d. "At the eastern base of the mountain ranges the rainfall is less than it is further east in the valleys. (This condition is not pertinent to the Pit River basin)

4th. "On the western slopes of the mountain ranges the rainfall is greatest where the mountains are steepest. The greatest precipitation is not on the summit of the Sierras, but somewhat lower, on the slope facing the rain bearing winds (generally western).

"From the above it will be noted that those places most exposed to the rain bearing (south to west) winds of the Pacific, other factors being equal, receive the greatest rainfall, that the winds do not give up their moisture readily in passing over the ocean and immediate coast, where the land is low, but retain it until forced upward over the hills and mountains. Those slopes of the hills and mountains upon which the rain bearing winds impinge and are forced over receive the greatest precipitation. Any rapid upward deflection of the atmosphere cools and greatly lessens its capacity for holding moisture. Consequently where rain bearing winds are forced over the steep mountains they deposit most of their vapor in ascending, and descend on the leeward side of the range comparatively dry."

The effectiveness of mountain masses in causing increased precipitation on their windward or westerly slopes and in reducing the amount on their leeward or easterly slopes is well illustrated on Plate 6. At sea level on the Humboldt Coast the precipitation is 38 inches, on the higher westerly slopes of the Coast Range it exceeds 60 inches. At Redding it is about 38 inches, while at Montgomery Creek, some 1,600 to 1,700 feet higher, the amount is 45 inches. On passing over the Cascades from Montgomery Creek to Burney, the precipitation reduces from 45 to 30 inches, notwithstanding the 1,100 feet greater elevation at Burney than at Montgomery Creek.

In connection with the Pit River Basin one of the most striking changes in precipitation conditions occurs in passing from west to east of Big Valley Mountain. At the west, in Fall River Valley, the annual precipitation is apparently about 20 to 24 inches; at the east of the range in Big Valley it is about 13 inches, as indicated by a short record at Lookout and the Alturas records. In contrast with this decrease in rainfall the territory east of Big Valley Mountain averages about 1,000 feet higher in elevation than that to the west. Sheffer Mountain, between Big Valley and Alturas, does not exert a pronounced influence on precipitation. The storms appear to rise over the long sloping spurs that extend to the west with little effect on the areas to the east, and with only a moderate increase in precipitation on the westerly slopes of this mountain.

The average of a ten-year record at Alturas is 13 inches. On the higher slopes of the Warners the annual depth undoubtedly amounts to a minimum of 24 to over 30 inches. The large increase over the Warners is probably due to the very abrupt face which these mountains expose to eastward moving storms as well as their elevation. Cedarville, at the easterly base of this range, has an average of about 14 inches, the increase of an inch over Alturas being due, no doubt, to the proximity of this place to the crest of the mountains and the local influence of a comparatively low open gap in the mountain range due east of this town. That such depth of rainfall does not extend far from the Warner range easterly into Nevada is quite evident from the barren desert conditions that prevail within ten to twenty miles of the crest of the Warners. It is probable that the average precipitation is considerably less than 10 inches over the areas to the east of this mountain range.

### **ZONE OF HEAVY PRECIPITATION EASTERLY FROM MOUNT SHASTA.**

There appears to be a quite pronounced zone of relatively heavy precipitation extending from the south side of Shasta on the west through the gap between Big Valley Mountain and Glass Mountain and finally

passing to the north and east of Goose Lake. This zone is generally marked by the heavy forest growth and greater depth of snow. Its cause is probably due to the deflection of air currents by topography.

### **ARIDITY, THE PREDOMINATING FEATURE EAST OF THE CASCADES.**

The predominating feature of precipitation conditions over the greater part of the Pit River Basin east of the Cascades, and particularly over the valley or agricultural areas, is its small amount. West of Big Valley Mountain, in Fall River, Hat Creek and Burney Valleys, the amount is 20 to 24 inches with probably 24 to 30 inches near the head of Hat Creek Valley. East of Big Valley Mountain, in Big Valley, Warm Springs Valley and in North and South Fork Valleys the average does not exceed 13 to 14 inches. As most of this precipitation occurs during the winter months, principally as snow, the entire region is relatively arid, with conditions of aridity particularly pronounced east of Big Valley Mountain.

### **CLIMATIC FEATURES.**

Contributed by G. H. Willson, District Forecaster, San Francisco. "Climatically, the northeastern portion of California, especially the Pit River drainage area, is entirely different from the portion of the State west of the mountains (Cascades). The chief characteristics are a scarcity of rainfall, an abundance of sunshine, wide range of temperature and rapid evaporation. The topography is varied and marked differences in both temperature and rainfall prevail at places but a few miles apart. A marked feature during the late spring, summer and early fall is the warm days and cool nights; and although afternoon temperatures often exceed 100 degrees, they cause no great inconvenience. During cold periods in the winter the minimum temperature often falls below zero.

The precipitation is generally confined to the winter months, although thunder showers are not infrequent in the late summer, but they can not be depended upon for crop growth."

### **TEMPERATURES.**

The following tables of records at Alturas and Burney give mean, maximum, and minimum monthly temperatures at these points and record of killing frosts at Alturas.



Monthly Temperatures, in Degrees Fahrenheit, at Alturas, Modoc County, California.  
Elevation 4,400 feet.

	1906			1907			1908		
	Mean	Max.	Min.	Mean	Max.	Min.	Mean	Max.	Min.
January -----	26.5	54	- 7	25.5	47	- 8	34.7	58	10
February -----	37.2	56	19	42.8	66	21	35.8	69	11
March -----	35.8	68	-28	35.6	62	4	37.4	71	7
April -----	47.0	80	20	48.6	73	24	47.4	82	13
May -----	50.0	83	25	52.6	86	23	47.2	78	21
June -----	56.6	87	32	55.8	87	31	56.1	92	25
July -----	70.7	98	40	64.8	95	34	69.9	104	35
August -----	67.2	97	36	62.3	94	31	65.2	105	24
September -----	57.6	90	27	56.6	96	27	58.0	94	15
October -----	48.4	85	14	54.0	85	26	45.9	82	15
November -----	36.3	72	5	38.6	68	14	40.3	76	12
December -----	33.6	56	4	35.4	60	8	27.3	57	-23
Annual -----	47.5	98	-28	47.7	96	- 8	47.1	105	-23

Monthly Temperatures, in Degrees Fahrenheit, at Alturas, Modoc County,  
California—Continued.

	1909			1910			1911		
	Mean	Max.	Min.	Mean	Max.	Min.	Mean	Max.	Min.
January -----	31.8	53	-21	22	51	-30	26.7	54	-21
February -----	34.1	52	6	29	57	-13	23	47	-16
March -----	38.2	64	16	44.9	72	19	40.4	79	16
April -----	44.3	75	15	48.8	87	18	43.8	78	13
May -----	49.6	88	18	55.4	98	25	48.3	82	19
June -----	60.1	91	31	59.8	97	27	60	92	29
July -----	62.8	95	29	69.2	100	33	68	101	34
August -----	64.6	100	30	63	96	25	63	96	30
September -----	57.5	91	23	55.8	87	20	51.8	87	17
October -----	49.2	84	19	49.4	84	22	46.9	79	18
November -----	40.0	69	9	59.2	75	- 1	37.4	68	4
December -----	28.3	51	- 3	35.1	61	13	25.8	63	- 8
Annual -----	47.6	100	-21	49.3	100	-30	44.6	101	-21

Monthly Temperatures, in Degrees Fahrenheit, at Alturas, Modoc County,  
California—Continued.

	1912			1913			1914		
	Mean	Max.	Min.	Mean	Max.	Min.	Mean	Max.	Min.
January -----	32	61	-26	21.6	51	-21	34.1	58	33
February -----	36.6	64	5	22.4	52	-14	36.4	59	9
March -----	35.4	66	- 4	35.4	65	5	44.2	78	19
April -----	40.9	72	17	45.4	76	18	48.0	82	21
May -----	51.1	82	28	54.0	87	26	56.4	92	29
June -----	59.2	93	29	58.5	86	29	59.9	98	26
July -----	64.8	99	32	65.8	94	34	68.3	98	37
August -----	63.4	96	28	67.4	97	37	67.7	102	34
September -----	55.6	90	25	59.9	95	23	56.6	91	24
October -----	44.0	76	15	48.6	85	13	49.4	86	20
November -----	41.1	65	14	40.0	73	10	40.2	72	6
December -----	30.4	55	4	30.8	58	1	25.2	49	- 9
Annual -----	46.2	99	-26	45.8	97	-21	48.9	102	- 9



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Monthly Temperatures, in Degrees Fahrenheit, at Burney, Shasta County, California.  
Elevation 3,300 feet.

	1911			1912		
	Mean	Max.	Min.	Mean	Max.	Min.
January -----	32.2	60	- 2	34.2	58	-15
February -----	29.8	52	- 2	40.4	65	13
March -----	43.3	83	18	39.0	70	16
April -----	46.4	81	14	43.4	75	22
May -----	50.0	80	25	52.4	83	26
June -----	59.7	86	34	58.2	98	31
July -----	66.8	98	35	61.6	95	31
August -----	61.4	90	32	62	91	28
September -----	52.7	84	24	56	88	30
October -----	47.8	77	24	35.4	78	18
November -----	39.1	71	12	41.4	64	18
December -----	29.6	59	- 7	33.1	55	10
Annual -----	46.6	98	- 7	46.4	98	-15

Monthly Temperatures, in Degrees Fahrenheit, at Burney, Shasta County,  
California—Continued

	1913			1914		
	Mean	Max.	Min.	Mean	Max.	Min.
January -----	29.1	57	3	32.6	53	9
February -----	33.2	63	5	34.8	59	7
March -----	38.3	71	13	44.4	77	21
April -----	46	80	21	46.4	79	24
May -----	54.6	84	23	54.3	87	31
June -----	57.8	83	32	57.2	90	26
July -----	63.4	89	34	64.6	94	37
August -----	66.0	97	33	64.1	96	35
September -----	58.5	95	27	54.0	83	26
October -----	49.3	84	17	48.1	77	24
November -----	39.9	67	16	37.6	69	13
December -----	31.2	57	9	27.6	55	- 2
Annual -----	47.3	97	3	47.1	96	- 2

**Frosts.** Killing frosts at Alturas. The following notes are taken from the annual weather reports of California :

	Last in spring	First in autumn
1905 -----	May 21 -----	August 28 -----
1906 -----	May 16 -----	September 11 -----
1907 -----	June 16 -----	August 10 -----
1908 -----	June 22 -----	August 26 -----
1909 -----	May 24 -----	August 24 -----
1910 -----	June 8 -----	August 29 -----
1911 -----	Every month of the year in the mountains.	
1912 -----	Every month of the year in the mountains.	
1913 -----	Every month of the year in the mountains.	
1914 -----	Nearly every month of the year in the high mountains.	

From this record it appears that killing frosts are liable to occur every month in the year, although less prevalent from the middle of June to the middle of August.

These frost conditions must not, however, be considered as abnormal. In practically all the higher plateau and mountain regions such conditions prevail. Elevated valleys like the Klamath, the Deschutes, the Carson and other well known agricultural regions in the Pacific States suffer to a greater or less extent from summer frosts. Agricultural losses by these summer frosts are confined almost wholly to the tenderer vegetables and fruits. Staple crops like fodders and grains are rarely affected. In the more sheltered and best located areas of these elevated plateau lands the effect of frost is hardly appreciable and plants of great variety and delicacy can be successfully raised.

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## RUN-OFF.

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### GENERAL.

Of the precipitation which falls on any area a part is lost by direct evaporation into the atmosphere. The remainder may flow off in surface streams, or sink into the ground, or both. Evaporation is most pronounced from all water surfaces and from wet and swampy lands. Surface streams may later be converted into underground supplies and conversely underground supplies may later issue to the surface as springs.

### CLASSIFICATION OF CATCHMENT AREA.

**General.** The basin is structurally volcanic as described in the section on Geology. Different localities, however, differ very markedly in structural conditions affecting run-off. A map of the basin showing localities where widely differing conditions of run-off prevail is given on Plate 7.

A large portion of the basin includes elevated mountain masses, to a certain extent porous and capable of considerable underground storage, from which issue numerous perennial springs. The mountain slopes are, however, mostly steep and rapidly shed such surface waters as are not at once absorbed by the substrata. This portion of the basin is undoubtedly by far the most fruitful in yield, due mainly to the heavy precipitation, the result of elevation and exposure already referred to, and to the relatively small evaporation and absorption losses. Portions of the basin of this type are shown on Plate 7 by cross hatched lines, and are for convenience referred to as the "mountain areas."

The portion of the basin next to be considered is the shattered and porous lava zone or belt extending between Shasta and Tule lakes on the north down to and including the Lassen territory on the south. This area is almost unique in the fact that, in spite of the comparatively heavy precipitation it receives, its surface sheds practically nothing into the water courses or channels, all run-off being confined to springs, many of which may justly be termed underground rivers. This part of the basin is shown on Plate 7 by plain hatched lines, and is referred to hereafter as the "porous lava areas."

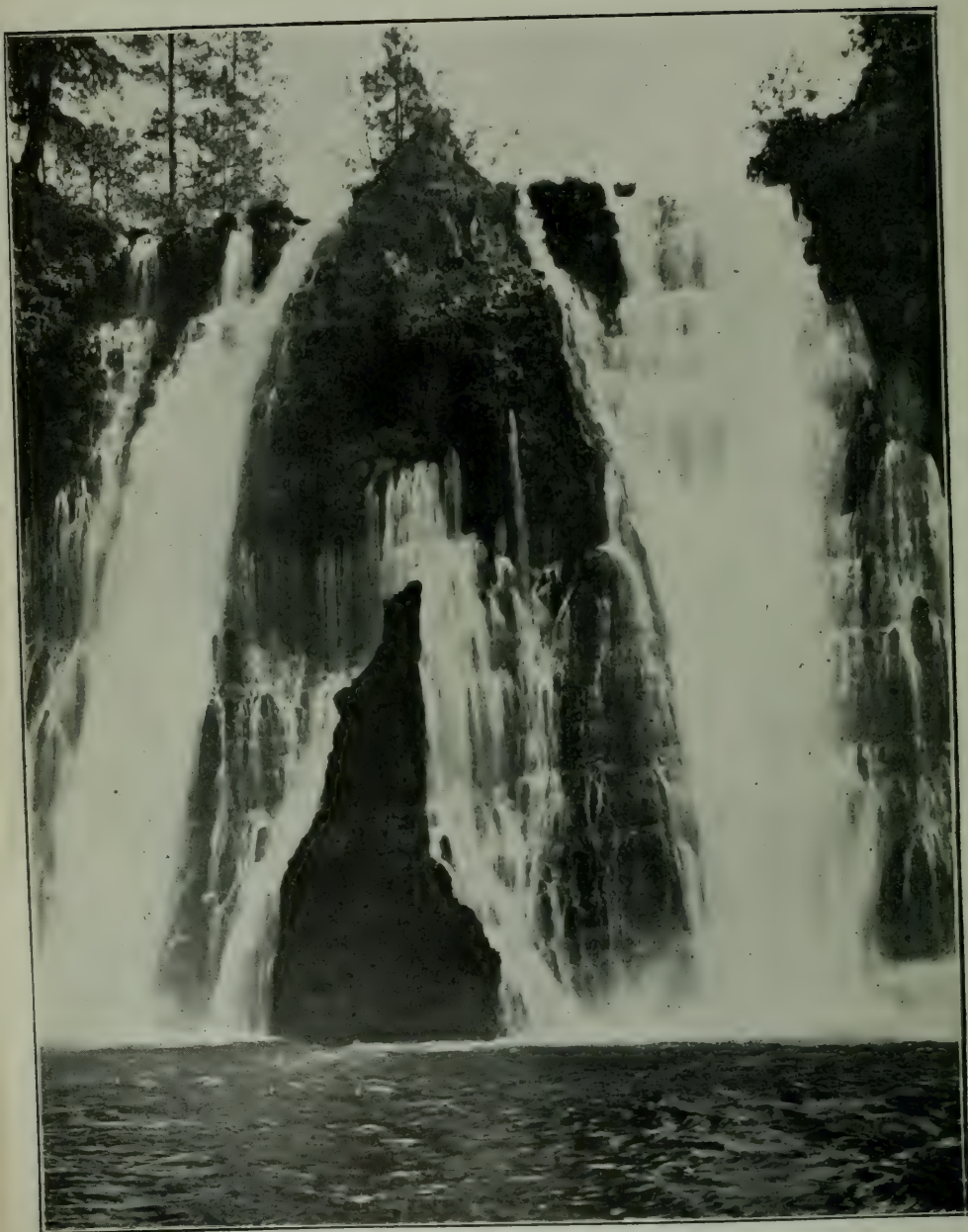
The remainder of the basin is shown on Plate 7 by dashes, and consists mainly of rolling plateaus and benches capped almost entirely with adobe soil from 2 to 5 feet in thickness. Much of this is heavily timbered but mainly it has sage and scattering juniper growth. The surface soil is also to a large extent covered with angular basaltic fragments or float rock, as it is locally termed. This adobe soil is markedly retentive of moisture when the latter is not in excessive quantity. Precipitation, as already stated, is scanty and usually occurs in a manner that permits its gradual absorption and retention in the surface soil where it is held until evaporated. The result is that practically no surface run-off occurs from areas of this class, save during or after storms of exceptional severity or duration when the absorptive capacity of the soil is overtaxed, nor is there any appreciable accretion to the underground supply as evidenced by the almost total lack of springs in this territory. In short, these areas are the least fruitful in run-off of any in the basin. For convenience these areas are referred to as the "plateau areas."

**Mountain Areas.** The streams draining the mountain areas referred to above derive a very large proportion of their supply from substantial perennial springs issuing from the lower mountain slopes. In spring-time, however, the proportion of surface accretions is heavy and floods of magnitude frequently occur, but the period of surface discharge is short. The discharge of the streams, however, generally indicates a fairly heavy absorption and storage by the substrata. The ratio of total run-off of these streams in very dry years to that of very wet years is probably in no instance greater than 1 to 2.5. On South Fork of Pit River at Jess Valley the ratio for 1903-04, an excessively wet year, to 1904-05, a comparatively dry year, was about 1 to 15. On Ash Creek at Adin the ratio for the same years probably was 1 to 2. On the McCloud the maximum variation to date is 2,400,000 acre feet in 1903-4 to 1,260,000 acre feet in 1911-12, or slightly less than 1 to 2. The large flood run-off on this river is caused at times by warm rains in winter and spring that extend up to elevations of 4,000 feet or more.

While these streams are not regulated by underground storage to the extent of Fall River and Hat Creek, their supply is dependable. The







BURNEY FALLS ON BURNEY CREEK.

chief streams of this type are the creeks which feed South Fork from West and Jess valleys, Ash Creek, Willow Creek, Horse Creek, Beaver Creek—all east of Fall River and Hat Creek—practically all the small creeks which enter the Pit below Burney Creek and McCloud River. Burney Creek might also be included in this classification, as its flow is regulated only below Burney Valley, into which the drainage from the mountains at the south ordinarily sinks, issuing later from large springs at Burney Falls.

As the precipitation on the mountain area, so-called, east of the Cascades varies from 18 to 30 inches and from 30 to 60 inches in the Cascades, the stream flows are not only well sustained but also of relatively large amount.

**Porous Lava Areas.** Fall River and Hat Creek are the most conspicuous examples of streams fed entirely by spring flow. The report on Iron Canyon project in reference to streams in this area states: "The aggregate contributions from springs entering Pit River, from all sources above its junction with McCloud River, is about 2,500 second feet, possibly a unique instance of sustained and dependable underground water supply.

"The source of the large Fall River springs is difficult to determine. Surface topography is of little value as a guide in delimiting the catchment area." That the actual drainage area is greater than the area indicated by surface topography, which is only about 600 square miles, or approximately 400,000 acres, is clear from the following: The average precipitation over this area is about 24 inches per year, or an aggregate of about 800,000 acre feet, while the discharge from the Fall River springs amounts to upward of 1,000,000 acre feet. When it is realized that frequently not over from one-third to one-half of the precipitation even under favorable conditions appears as stream flow, a better understanding of the true drainage area of Fall River can be had. Instead of being only 600 square miles, as indicated by surface topography, the area probably amounts to from 1,500 to 2,000 square miles, or roughly about three times what surface topography indicates. Substantial corroboration of large drainage to the Fall River basin is evidenced by the fact that the surface drainage of a large area west and north of Happy Camp flows west to the porous lavas and sinks, that Butte and Antelope creeks at the northeast of Mount Shasta sink, and that large seepage losses are known to occur along the south shore of Tule Lake. The report on Iron Canyon project states that "In 1908 and 1909 the Reclamation Service excavated two or three galleries into lava beds at the south shore of Tule Lake and connected with the lake by channels that permitted lake water to flow into them. For many months a constant discharge of about 30 second feet from the lake

entered these galleries and was absorbed by the lava formation, only terminating by the subsidence of the lake level below the level of the galleries.

All indications along the south shore of Tule Lake, and even of Clear Lake east of Tule Lake, point to an extremely porous structure and to general sub-surface flows in a southerly direction. South of these lakes the lava beds rise to the summit of Glass Mountain, an elevation of about 8,000 feet. Due to elevation and location, precipitation at this point is very considerable and the mountain carries snow practically all of the year. In spite of this there are no surface streams at any time of the year in the territory southeast of Tule Lake and around and including Glass Mountain. It is probable, therefore, that a large portion of the northeastern and eastern drainage of Shasta and territory within the valleys of Butte Creek, Lower Klamath Lake and Tule Lake as well as territory immediately north of the Fall River springs contributes to this great underground flow.

These immense volcanic deposits constitute in themselves a subterranean reservoir from which issue the Fall River springs. The spring flow is almost constant at all seasons and years, indicating unmistakably a vast storage which alone could equalize the natural fluctuations in accretions to the underground water supply. The Fall River springs, although extending along a front of several miles, issue at practically the same elevation without pressure and in a manner to forcibly impress one with the conviction that they act merely as a spillway from some great underground reservoir which probably reaches for many miles, possibly for many dozen miles, northerly from the springs under the lava beds of Glass Mountain."

**Plateau Areas.** These areas consist generally of broad, flat, or slightly rolling lava flows overlaid with a mantle of 2 to 5 feet of adobe, with the surface very generally covered with loose angular lava fragments varying from a few inches to a foot or more in size. The only vegetation over the greater part of these areas is a light growth of grass, sage brush and scattering juniper, all indicative of scanty precipitation. Such names as the "Devil's Garden" and "Rocky Prairie" have aptly been given to portions of the plateau. Northwest of Canby there is a zone of relatively high precipitation referred to in the preceding section entitled, "Zone of Heavy Precipitation Easterly from Mt. Shasta." This supports a fair stand of timber, but its soil conditions do not differ materially from other bench areas. The average precipitation over the plateau varies generally from 14 to 18 inches, most of which falls as snow during winter. The larger part of this precipitation is readily absorbed and held by the adobe capping, resulting in a very saturated condition of soil that frequently obtains during winter and early spring.



After the point of saturation is reached additional precipitation or melted snow yields some small surface run-off. There is no evidence to indicate that percolating waters pass entirely through the adobe mantle in any appreciable quantity. In fact the absence of spring flow around the base of the adobe capped plateau areas is quite conclusive that the adobe, while having great retentive capacity, effectively prevents penetration to the underlying lavas.

With an annual evaporation rate over these areas of about three feet in depth, and an average precipitation of less than one-half that amount, it may be concluded with practical certainty that under ordinary conditions the greater part of the precipitation, probably upwards of three-quarters, is held by the soil until evaporated. In years of heavy snow-fall followed by wind and high temperatures or rain-fall conditions tending to very rapid melting of the snow, excessive run-off results, sometimes causing short-lived but severe floods in the Pit valleys.

As illustrating the above, Willow Creek drains about 550 square miles above the outlet of Clear Lake Reservoir. All of this territory may be classed as plateau area. It includes a part of the zone of relatively high precipitation previously referred to. Indications are that the average annual precipitation is about 18 inches, the amount differing from season to season. Records of run-off for 1905 to 1914 as measured by the U. S. Reclamation Service at Clear Lake show an average yield of 130,000 acre feet, equal to 4.4 inches depth on the drainage area, or about 25 per cent of the precipitation. This yield fluctuated between 1.2 inches in 1908, and 8.6 inches in 1907.

It is to be noted that both the precipitation and run-off on the Willow Creek drainage area as indicated by forest cover, elevation and slope are probably greater than on most of the plateau areas of the Pit, the average annual run-off of the latter probably ranging from 3 to 4 inches in depth of the tributary watershed, and in dry years not over 1 inch may be expected. Such dry years may be looked for about one year in five.

### **STREAM FLOW DATA.**

**Gaging Stations** (see Plate 7). A gaging station on McCloud River has been maintained by the U. S. Geological Survey almost continuously since October, 1902. Early in 1904 stations were established at the various damsites that had been located by the Reclamation Service in the Pit River Basin, viz, on South Fork at Jess Valley, on West Valley Creek in West Valley, on the Pit at Canby and at Bieber, and on Ash Creek at Adin. These stations were maintained for about two years, except at Bieber, where measurements for about six years were taken. Subsequently the U. S. Geological Survey established stations on the



Pit at Henderson and Ydalpom, on Fall River at Fall River Mills, on Hat Creek at Hat Creek and at the Hawkins Ranch, on Rising River two miles south of Cassel, on Burney Creek above Burney, on Kosk Creek near Henderson, on Montgomery Creek at Montgomery Creek, and on Squaw Creek near Ydalpom. Likewise stations of importance to the purposes of this report were established at Drews, Cottonwood, Thomas, and Dog Creeks in the Goose Lake Basin.

Details of summarized records of stream flow as given by the U. S. Geological Survey in Water Supply Papers 298 and 331, also in advance statistics not yet published, at all points in the basin, follow. Miscellaneous measurements of streams and ditches, valuable mainly in connection with local uses of water for irrigation, are given in the chapter on "Present Appropriations and Uses of Water."

The above records are unsatisfactory in the fact that the periods over which they extend are insufficiently long to establish reliable averages. The measurements of flow of Sacramento River at Red Bluff extend however over 19 years, therefore the Pit River records have been extended and enlarged by analogy in a study of all of the flows in the region.

**Flow of Pit River at Big Valley** (quoting from the Iron Canyon Report). The flow of Pit River at Big Valley was measured during a six-year period, from 1904 to 1908, inclusive, and during 1913-14. It averaged during that period 728,750 acre feet annually, the maximum being 1,400,000 acre feet, and the minimum 187,000 acre feet. During the same period the Sacramento River at Red Bluff averaged 12,104,000 acre feet per annum, or 23 per cent more than its flow averaged during a 19-year period which included these six years. If the flow of the Pit at Big Valley for these six years be reduced 23 per cent to correspond with the correction required at Red Bluff, the average run-off of Pit River thus corrected would be 561,000 acre feet, still a very substantial amount. The character of the watershed would not, however, warrant the use of such a ratio in deducing the corrected flow. A comparison of flows on the Sacramento at Red Bluff and the Pit at Big Valley furnishes the following data:

Season	Sacramento at Red Bluff, acre feet	Pit at Big Valley, acre feet	Ratio
1903-04 -----	15,900,000	1,400,000	100:8.8
1904-05 -----	10,600,000	303,000	100:2.9
1905-06 -----	11,100,000	755,000	100:6.8
1906-07 -----	13,700,000	1,110,000	100:8.0
1907-08 -----	7,720,000	187,000	100:2.4
1913-14* -----	†13,600,000	617,000	100:4.5

\*Records not complete. Portion of year estimated.

†Actual record later available shows 13,500,000 acre feet.

The annual discharge of Pit River thus ranged from 2.4 per cent to 8.8 per cent of the Sacramento flow, the lower percentages corresponding with the seasons of lower flow at Red Bluff. This is as would be expected, because the steady perennial flows of the Sacramento and Pit—derived from deep-seated springs which in dry years constitute so large a proportion of the entire discharge—have their source down stream from Big Valley. The watershed of Pit River tributary to Big Valley, as determined by surface contours, is 4,040\* square miles and of the Sacramento at Red Bluff 10,400\* square miles, the ratio being about 10:4\* while the ratio of run-off runs between 10:0.8 and less. The watershed of the Pit tributary to Big Valley is, as before stated, mainly of volcanic origin, and except for the higher mountain areas is arid in character. In dry years the late summer flows of the Pit at Big Valley wholly fail or are entirely used for irrigation in that valley. Under such conditions it is plain the proportionate contribution of Pit River above Big Valley to the entire flow of the Sacramento at Red Bluff would during dry years be very much less than during wet years, when the surface run-off from rains or melting snows on the great watershed above Big Valley would enter the Pit and its tributaries in appreciable volume. The recorded variation in the ratio of discharges from 2.4 per cent to 8.8 per cent appears, therefore, consistent and reasonable under the natural conditions known to exist. A curve of ratios between annual discharges at Red Bluff and Big Valley has therefore been constructed for application to the years when the run-off of the former was known but the latter was not, in order that a correction based on known conditions could be applied to the Red Bluff records to establish reasonable estimates of Big Valley flows during the years for which no records exist. The ratio between Red Bluff and Big Valley flows has been taken as follows:

	Acre feet	Percentage of discharge originating in Pit River above Big Valley
Annual discharge at Red Bluff.....	5,000,000	1.2
Annual discharge at Red Bluff.....	6,000,000	1.5
Annual discharge at Red Bluff.....	7,000,000	1.8
Annual discharge at Red Bluff.....	8,000,000	2.3
Annual discharge at Red Bluff.....	9,000,000	2.8
Annual discharge at Red Bluff.....	10,000,000	3.5
Annual discharge at Red Bluff.....	11,000,000	4.1
Annual discharge at Red Bluff.....	12,000,000	5.0
Annual discharge at Red Bluff.....	13,000,000	6.0
Annual discharge at Red Bluff.....	14,000,000	7.0
Annual discharge at Red Bluff.....	15,000,000	8.6
Annual discharge at Red Bluff.....	16,000,000	9.0

\*NOTE.—These figures include Goose Lake drainage area. If these are excluded the areas will be 2,950 and 9,300 square miles, respectively, and the ratio will be 10:3.

By applying the above percentages to all years on record at Red Bluff we obtain the following estimates of discharges at Big Valley.

Season	Flow at Red Bluff, acre feet	Percentage correction to apply	Estimated discharge of Pit River at Bieber, acre feet
1895-96 -----	10,200,000	3.6	*367,000
1896-97 -----	10,200,000	3.6	*367,000
1897-98 -----	4,960,000	1.2	*60,500
1898-99 -----	5,800,000	1.5	*87,000
1899-1900 -----	8,530,000	2.5	*213,000
1900-01 -----	8,840,000	2.7	*239,000
1901-02 -----	11,300,000	4.4	*497,000
1902-03 -----	9,760,000	3.2	*302,000
1903-04 -----	15,900,000	8.8	†1,400,000
1904-05 -----	10,600,000	2.9	‡303,000
1905-06 -----	11,100,000	6.8	‡755,000
1906-07 -----	13,700,000	8.0	‡1,110,000
1907-08 -----	7,720,000	2.4	‡187,000
1908-09 -----	13,400,000	6.4	*858,000
1909-10 -----	8,910,000	2.7	*241,000
1910-11 -----	9,910,000	3.4	*337,000
1911-12 -----	6,370,000	1.6	*102,000
1912-13 -----	6,430,000	1.6	*103,000
1913-14 -----	13,600,000	4.5	‡617,000
Average 19 years <sup>1</sup> -----	9,860,000	4.4	429,000

\* Estimate.

† Actual record.

‡ Mostly actual record.

<sup>1</sup>NOTE.—There is an error in the above record for 1895-96, and some little additional data has been obtained, but these do not materially affect the above.

The above table of flows of the Pit at Big Valley taken in conjunction with the known local peculiarities of the catchment area, emphasizes and explains the flashy character of the stream flow above the junction with Fall River, and its liability to drouth. This part of the watershed contains vast tracts of the plateau area previously referred to, which furnish minimum yields in normal seasons, and in wet seasons readily shed the surplus.

Thus during a year of normal flow on the Sacramento, with a discharge of about 10,000,000 acre feet at Red Bluff, the Pit at Bieber only discharges about 3.4 per cent of this, or about 340,000 acre feet, an amount only about three quarters of its average flow, while in wet seasons like 1904, when the Sacramento only exceeded its normal flow by about 60 per cent, the Pit exceeded its normal by about 200 per cent. Again in a year like 1898, when the Sacramento had a yield of about 50 per cent of its normal, the Pit apparently only furnished about 14 per cent of its normal.

**Pit River near Canby, California.**

*Location*—One-half mile above Warm Springs Valley damsite, at highway bridge, three and one-half miles southwest of Canby.

*Records available*—January 1, 1904, to December 31, 1905.

*Drainage area*—About 1,500 square miles.

*Diversions*—Water diverted from main stream and tributaries, above the station, for irrigation.

*Accuracy*—Fair.

**Monthly Discharge of Pit River near Canby, California.**

(Drainage area 1,500 square miles.)

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1904				
January -----	205	110	135	8,300
February -----	7,340	115	2,140	123,000
March -----	17,000	1,680	4,210	259,000
April -----	3,770	1,190	1,680	100,000
May -----	5,620	1,190	2,080	128,000
June -----	1,160	205	594	35,300
July -----	185	76	135	8,300
August -----	76	12	43	2,640
September -----	34	8	15	893
The period -----				665,000
1904-05				
October -----	130	34	91	5,600
November -----	148	130	131	7,800
December -----	795	76	188	11,600
January -----	1,190	132	443	27,200
February -----	1,370	206	533	29,600
March -----	965	206	479	29,500
April -----	1,340	87	510	30,300
May -----	269	34	165	10,100
June -----	226	87	151	8,980
July -----	87	47	61.7	3,790
August -----	24	1.5	6.4	394
September -----	16	3.5	5.6	333
The year -----	1,370	1.5	230	165,000
1905				
October -----	64	16	45.4	2,790
November -----	148	64	92.2	5,490
December -----	148	87	118	7,260



**Pit River near Bieber, California.***Location*—At Big Valley damsite, 12 miles south of Bieber.*Records available*—January 22, 1904, to September 30, 1908, and December 18, 1913, to August 11, 1914.*Drainage area*—About 2,950 square miles.*Diversions*—Water is diverted from the main streams and tributaries, above the station, for irrigation.*Accuracy*—Fair.**Monthly Discharge of Pit River near Bieber, California.**

(Drainage area 2,950 square miles.)

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1904				
January -----			1238	14,600
February -----	13,700	180	3,950	227,000
March -----	18,300	2,820	7,590	467,000
April -----	6,500	2,950	4,210	251,000
May -----	8,320	1,600	3,440	212,000
June -----	1,600	96	542	32,300
July -----	120	57	83	5,100
August -----	57	10	33	2,030
September -----	38	12	16	952
The period -----				1,210,000
1904-05				
October -----	220	28	105	6,330
November -----	270	120	165	9,820
December -----	1,400	96	304	18,700
January -----	2,960	213	1,040	64,000
February -----	2,270	349	1,080	60,000
March -----	2,270	349	1,100	67,600
April -----	2,660	147	950	56,500
May -----	270	109	166	10,200
June -----	190	44	103	6,130
July -----	92	29	51.8	3,190
August -----	29	2.2	9.85	606
September -----	2.2	.8	1.23	73
The year -----	2,960	.8	423	303,000
1905-06				
October -----	44	2.2	15.4	947
November -----			191	5,410
December -----			210	12,900
January -----			1,280	78,700
February -----	3,840	900	1,930	107,000
March -----	13,800	2,120	4,640	285,000
April -----	7,360	1,280	2,590	154,000
May -----	1,230	825	948	58,300
June -----	755	190	544	32,400
July -----			251	15,400
August -----	108	21	50.8	3,120
September -----	29	21	23.8	1,420
The year -----			1,050	755,000

<sup>1</sup>Partly estimated.<sup>2</sup>Estimated by comparison with other Pit River stations.

## Monthly Discharge of Pit River near Bieber, California—Continued.

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1906-07				
October -----			144.5	2,740
January -----	3,220	177	710	43,700
February -----	11,600	1,600	4,190	233,000
March -----	27,500	2,240	6,940	427,000
April -----	3,520	1,800	2,970	177,000
May -----	2,230	900	1,130	69,500
June -----	3,520	825	2,160	129,000
July -----	825	120	323	19,900
August -----	120	45	71.7	4,410
September -----	57	45	51.5	3,060
The period -----				1,110,000
1907-08				
October -----	258	57	113	6,950
November -----	450	205	307	18,300
December -----	1,140	400	799	49,100
January -----	2,010	177	861	52,900
February -----	900	120	339	19,500
March -----	450	135	322	19,800
April -----	205	29	77.6	4,620
May -----	127	29	83.3	5,120
June -----	127	66	85.6	5,090
July -----	96	26	68.3	4,200
August -----	29	5	9.3	572
September -----	6	4	4.8	286
The year -----	2,010	4	256	187,000
1913-14				
December 18 to 31 -----	1,080	110	295	8,190
January -----	9,880	850	3,500	215,000
February -----	3,680	745	1,830	102,000
March -----	3,520	1,240	2,370	146,000
April -----	1,900	850	1,440	85,700
May -----	850	142	323	19,900
June -----	850	142	192	11,400
July -----	470	56	75.0	4,610
August 1 to 11 -----	142	22	32.6	711
September -----	47	24		
The period -----				594,000

<sup>1</sup>Partly estimated.

**Pit River at Henderson, California.**

*Location*—At Big Bend Ferry, one-fourth mile above Henderson post office, in Sec. 36, T. 37 N., R. 1 W. Nelson Creek enters half a mile above and Kosk Creek one mile below the station.

*Records available*—September 28, 1910, to September 30, 1914.

*Drainage area*—Not measured.

*Gage*—Vertical staff on an alder tree on left bank about 100 feet above ferry.

*Channel*—Small boulders and coarse gravel; fairly permanent.

*Discharge measurements*—Made from car and cable 80 feet below gage.

*Accuracy*—Sufficient discharge measurements have not been made to define the rating curve at medium and high stages.

**Monthly Discharge of Pit River at Henderson, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1910-11				
November 15 to 30.....			3,160	100,000
December .....	4,730	3,190	3,820	235,000
January .....	6,010	3,020	3,530	217,000
February .....	7,190	3,550	5,290	294,000
March .....	13,200	3,550	8,260	508,000
April .....	10,200	5,360	7,380	439,000
May .....	5,790	4,330	5,130	315,000
June .....	4,290	3,370	3,760	224,000
July .....	3,370	3,020	3,220	198,000
August .....	3,020	2,850	2,990	184,000
September .....	3,020	2,850	2,970	177,000
The period .....				2,890,000
1911-12				
October .....	3,060	3,020	3,020	186,000
November .....	3,190	3,100	3,190	190,000
December .....	3,190	3,020	3,100	191,000
January .....	4,940	3,020	3,530	217,000
February .....	3,740	3,020	3,400	196,000
March .....	3,930	3,020	3,490	215,000
April .....	3,740	3,020	3,360	200,000
May .....	4,530	3,020	3,690	227,000
June .....	3,370	2,850	3,010	179,000
July .....	3,020	2,690	2,910	179,000
August .....	2,850	2,690	2,710	167,000
September .....	2,850	2,690	2,700	161,000
The year .....	4,940	2,690	3,170	2,310,000
1912-13				
October .....	2,850	2,690	2,780	171,000
November .....	3,190	2,850	3,030	181,000
December .....	3,190	2,850	3,000	184,000
January .....	3,290	2,780	2,930	180,000
February .....	3,290	2,940	3,090	172,000
March .....	5,400	3,020	3,940	242,000
April .....	7,600	3,950	4,950	295,000
May .....	3,950	2,940	3,490	215,000
June .....	3,020	2,780	2,870	171,000
July .....	3,110	2,700	2,830	174,000
August .....	3,020	2,560	2,760	170,000
September .....	2,630	2,490	2,560	152,000
The year .....	7,600	2,490	3,180	2,310,000

## Monthly Discharge of Pit River at Henderson, California—Continued.

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1913-14				
October -----	2,630	2,560	2,610	160,000
November -----	2,780	2,630	2,710	161,000
December -----	8,100	2,700	3,040	187,000
January -----	12,000	4,760	7,680	472,000
February -----	9,690	4,050	5,840	324,000
March -----	8,420	6,060	7,080	435,000
April -----	7,600	5,180	6,250	372,000
May -----	5,180	3,660	4,280	263,000
June -----	3,660	3,110	3,370	201,000
July -----	3,110	2,860	2,950	181,000
August -----	2,850	2,770	2,840	175,000
September -----	2,850	2,770	2,810	167,000
The year -----	12,000	2,560	4,280	3,100,000

## Pit River near Ydalpom, California.

*Location*—At Silverthorne Ferry, in the N.W.  $\frac{1}{4}$  Sec. 32, T. 34 N., R. 3 W.,  $1\frac{1}{2}$  miles southwest of Ydalpom and  $7\frac{1}{2}$  miles above junction with Sacramento River. Squaw Creek enters half a mile above and McCloud River 4 miles below the station.

*Records available*—November 16, 1910, to September 30, 1914.

*Drainage area*—6,350 square miles.\*

*Gage*—Vertical staff on an ash tree on left bank 350 feet below ferry.

*Channel*—Gravel and sand, and appears permanent.

*Discharge measurements*—Made from car and cable 50 feet above ferry cable.

*Diversion*—Water is diverted from the main stream and tributaries, above the station, for irrigation.

*Accuracy*—Rating curve well defined and results are good.

## Monthly Discharge of Pit River near Ydalpom, California.

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1911-12				
October -----	3,220	3,080	3,170	195,000
November -----	3,440	3,150	3,300	196,000
December -----	3,220	3,220	3,220	198,000
January -----	13,900	3,220	4,760	293,000
February -----	6,000	3,820	4,560	262,000
March -----	8,120	3,820	5,270	324,000
April -----	7,320	3,980	4,440	264,000
May -----	8,330	3,980	5,270	324,000
June -----	4,620	3,370	3,680	219,000
July -----	3,370	2,950	3,140	193,000
August -----	2,950	2,830	2,880	177,000
September -----	3,820	2,830	3,000	179,000
The year -----	13,900	2,830	3,890	2,820,000



## Monthly Discharge of Pit River near Ydalpom, California—Continued.

1912-13				
October .....	3,020	2,740	2,810	173,000
November .....	7,520	3,030	3,730	222,000
December .....	6,360	3,030	3,820	235,000
January .....	18,400	3,330	5,490	338,000
February .....	4,770	4,100	4,550	253,000
March .....	7,520	3,940	5,560	342,000
April .....	10,100	5,110	6,980	415,000
May .....	5,460	3,780	4,680	288,000
June .....	3,940	3,300	3,470	206,000
July .....	3,480	3,030	3,170	195,000
August .....	3,330	2,740	2,960	182,000
September .....	2,740	2,740	2,740	163,000
The year .....	18,400	2,740	4,160	3,010,000
1913-14				
October .....	2,740	2,740	2,740	168,000
November .....	6,550	2,740	4,680	278,000
December .....	33,900	3,030	4,600	283,000
January .....	32,800	8,750	17,500	1,080,000
February .....	31,800	6,000	10,500	583,000
March .....	11,500	7,520	9,910	609,000
April .....	15,300	7,320	10,100	601,000
May .....	7,120	4,600	5,530	340,000
June .....	5,280	3,630	4,150	247,000
July .....	4,260	3,030	3,470	213,000
August .....	3,030	2,740	2,800	172,000
September .....	2,880	2,740	2,800	167,000
The year .....	33,900	2,740	6,540	4,740,000

\*As given in W. S. Paper 331, including Goose Lake Basin. Should be reduced to 1,250 square miles.

**South Fork of Pit River near Ivy, California.**

*Location*—Near Jess Valley damsite, in Sec. 10, T. 39 N., R. 11 E., about 12 miles east of Likely.

*Records available*—January 11, 1904, to November 15, 1905.

*Drainage area*—91 square miles.

*Diversion*—Water is diverted from the tributaries above for irrigation.

*Accuracy*—Poor.

**Monthly Discharge of South Fork of Pit River near Ivy, California.**

	Discharge in second-feet		Run-off	
	Mean	Per square mile	Depth in inches on drainage area	Total in acre feet
1904				
January -----	130	0.330	0.38	1,840
February -----	76	.835	.90	4,370
March -----	82	.901	1.04	5,040
April -----	90	.989	1.10	5,360
May -----	372	4.09	4.72	22,900
June -----	234	2.57	2.87	13,900
July -----	85	.934	1.08	5,230
August -----	46	.505	.58	2,830
September -----	35	.385	.43	2,080
The period -----				63,600
1904-05				
October -----	47	.516	.59	2,890
November -----	41	.451	.50	2,440
December -----	39	.429	.49	2,400
January -----	38	.418	.48	2,340
February -----	44	.484	.50	2,440
March -----	66	.725	.84	4,060
April -----	90	.989	1.10	5,360
May -----	150	1.65	1.90	9,220
June -----	120	1.32	1.47	7,140
July -----	34	.374	.43	2,090
August -----	25	.275	.32	1,540
September -----	15	.165	.18	893
The year -----	59.1	.649	8.80	42,800
1905				
October -----	14	.154	.18	861
November -----	20	.220	.25	1,190
December -----	30	.330	.38	1,840

<sup>1</sup>Mean of 21 days. Assumed as mean for entire month.

NOTE—These values were obtained by interpolation between discharge measurements and by hydrograph comparison with other Pit River stations. They are only an approximate estimate of the monthly flow and should be used with caution.

**West Valley Creek near Likely, California.**

*Location*—At West Valley damsite, near outlet of West Valley, about two miles above junction with South Fork, and seven miles east of Likely.

*Records available*—January 11, 1904, to December 31, 1905.

*Diversions*—Water diverted above for irrigation.

*Accuracy*—Poor gage read one to five times a month.

**Monthly Discharge of West Valley Creek near Likely, California.**

	Mean discharge in second-feet	Run-off (total in acre- feet)
<b>1904<sup>1</sup></b>		
January .....	20	1,230
February .....	100	5,750
March .....	70	4,300
April .....	75	4,460
May .....	115	7,070
June .....	50	2,980
July .....	20	1,230
August .....	20	1,230
September .....	12	714
The period .....		29,000
<b>1904-05<sup>2</sup></b>		
October .....	20	1,230
November .....	20	1,190
December .....	30	1,840
January .....	23.5	1,440
February .....	23.6	1,310
March .....	32	1,970
April .....	31.2	1,860
May .....	24.8	1,520
June .....	29.3	1,740
July .....	16.8	1,030
August .....	14.3	879
September .....	18.7	1,110
The year .....	23.7	17,100
<b>1905<sup>2</sup></b>		
October .....	14.4	885
November .....	16.1	953
December .....	25	1,540

<sup>1</sup>The gage heights recorded in 1904 were unreliable and have not been republished. Monthly estimates of flow for 1904 are based on the discharge measurements and are only approximate. They should be used with caution.

<sup>2</sup>Monthly estimates for 1905 are better than for 1904. Accuracy value for 1905 may be classed as follows: January to August, B; September and October, C; November and December, D.

**Ash Creek at Adin, California.**

*Location*—Near Round Valley damsite at Adin.

*Records available*—March 13, 1904, to December 31, 1905.

*Drainage area*—260 square miles.

*Diversions*—Water diverted above for irrigation.

*Accuracy*—Fair.

**Monthly Discharge of Ash Creek at Adin, California.**

(Drainage area 260 square miles.)

	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
<b>1904</b>				
March, 13-31.....	1,470	488	735	27,700
April .....	785	416	550	32,700
May .....	885	335	505	31,100
June .....	335	50	70.8	4,510
July .....	45	35	39.8	2,450
August .....	31	28	30.1	1,850
September .....	42	31	33.2	1,980
The period .....				102,000
<b>1904-05</b>				
October .....	42	29	31.6	1,940
November .....	36	31	31.8	1,890
December .....	400	31	55.5	3,410
January .....	314	41	107	6,580
February .....	526	56	158	8,780
March .....	120	80	214	13,200
April .....	526	106	176	10,500
May .....	72	41	56.7	3,490
June .....	41	27	32.8	1,950
July .....	27	14	15.5	953
August .....	27	14	20.5	1,260
September .....	41	20	27.2	1,620
The year .....	1,120	14	77.2	55,600
<b>1905</b>				
October .....	41	27	31.1	1,910
November .....	41	34	37.5	2,230
December .....	34	34	34.0	2,090



**Hat Creek at Hat Creek, California.**

*Location*—At private highway bridge on Morris Ranch, in the Lassen National Forest, in the S.E.¼ Sec. 10, T. 34 N., R. 4 E., M.D.M., 1 mile north of Hat Creek post office. (Post office moved during 1912.)

*Records available*—September 22, 1910, to September 30, 1912.

*Drainage area*—Not measured.

*Gage*—Vertical staff fastened to downstream end of right abutment of bridge.

*Channel*—Gravel and small boulders; apparently permanent.

*Discharge measurements*—Made from downstream side of bridge.

*Diversions*—On account of the diversions for irrigation above the station this record does not show the natural run-off from the drainage basin. On May 13, 1911, the nine ditches were diverting a total of 110 second feet. Of this amount, it was estimated that 55 second-feet was returned to the stream above the gage.

*Accuracy*—Rating curve fairly well defined; results fair.

*Cooperation*—Gage-height record furnished by U. S. Forest Service.

**Monthly Discharge of Hat Creek at Hat Creek, California.**

	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910-11				
November -----	153	140	144	8,570
December -----	238	140	163	10,000
January -----	170	140	149	9,160
February -----	160	138	144	8,000
March -----	149	134	137	8,420
April -----	160	140	153	9,100
May -----	142	90	116	7,130
June -----	244	123	194	11,500
July -----	218	86	167	10,300
August -----	98	68	79.4	4,880
September -----	125	94	109	6,490
The period -----				93,600
1911-12				
October -----	165	132	158	9,720
November -----	167	160	164	9,760
December -----	165	160	161	9,900
January -----	205	162	170	10,500
February -----	167	149	160	9,200
March -----	158	145	153	9,410
April -----	156	102	129	7,680
May -----	138	84	117	7,190
June -----	153	102	128	7,620
July -----	105	52	85.8	5,280
August -----	110	57	86.3	5,310
September -----	160	112	132	7,860
The year -----	205	52	137	99,400

**Rising River near Cassel, California.**

*Location*—At highway bridge in Sec. 8, T. 35 N., R. 4 E., about half a mile above junction with Hat Creek and  $1\frac{1}{2}$  miles south of Cassel.

*Records available*—August 15, 1911, to September 30, 1913.

*Drainage area*—Not measured.

*Gage*—Vertical staff on downstream side of bridge pier near left bank.

*Channel*—Sand and gravel and is fairly permanent.

*Discharge measurements*—Made from upstream side of bridge.

*Accuracy*—Results are excellent. This stream, which is only about 2 miles long, is fed by springs, and its flow is very constant.

**Monthly Discharge of Rising River near Cassel, California.**

	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
<b>1911</b>				
August -----	490	460	465	15,700
September -----	465	460	462	27,500
<b>1911-12</b>				
October -----	465	418	446	27,400
November -----	431	418	420	25,000
December -----	418	404	412	25,300
January -----	440	381	400	24,600
February -----	381	361	374	21,500
March -----	373	337	352	21,600
April -----	337	329	332	19,800
May -----	337	315	329	20,200
June -----	373	337	362	21,500
July -----	381	353	364	22,400
August -----	408	353	370	22,800
September -----	440	395	418	24,900
<b>The year -----</b>	<b>465</b>	<b>315</b>	<b>382</b>	<b>277,000</b>
<b>1912-13</b>				
October -----	460	420	447	27,500
November -----	460	400	432	25,700
December -----	400	360	381	23,400
January -----	360	340	349	21,500
February -----	340	320	326	18,100
March -----	320	305	306	18,800
April -----	305	290	298	17,700
May -----	305	275	292	18,000
June -----	380	305	344	20,500
July -----	380	340	349	21,500
August -----			340	20,900
September -----			335	19,900
<b>The year -----</b>			<b>350</b>	<b>254,000</b>

<sup>1</sup>Estimated on basis of measurement, September 15, 1913. Gage height 1.28 feet; discharge 335 second-feet.

**Burney Creek near Burney, California.**

*Location*—At highway bridge three-fourths of a mile southwest of Burney, in the S.W.  $\frac{1}{4}$  Sec. 19, T. 35 N., R. 3 E., 3 miles above Goose Creek and 10 miles above junction with Pit River.

*Records available*—August 14, 1911, to September 30, 1912.

*Drainage area*—Not measured.

*Gage*—Vertical staff on upstream end of center pier of bridge.

*Channel*—Gravel and sand; probably permanent.

*Discharge measurements*—From bridge except at low water, when measurements are made by wading.

*Diversions*—Two miles above the station about 2 second-feet are diverted for irrigation during the summer months, and about 0.5 second-feet during the remainder of the year.

*Accuracy*—Rating curve fairly well defined; results fair.

**Monthly Discharge of Burney Creek near Burney, California.**

	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1911				
August, 14-31 .....	20	16	17.7	632
September .....	20	17	18.8	1,120
1911-12				
October .....	28	20	23.1	1,420
November .....	41	22	24.3	1,450
December .....	26	20	21.5	1,320
January .....	90	20	31.7	1,950
February .....	142	33	54.8	3,150
March .....	99	39	54.7	3,360
April .....	132	44	62.1	3,700
May .....	147	75	98.3	6,040
June .....	78	23	42.3	2,520
July .....	20	14	16.7	1,030
August .....	16	14	14.6	898
September .....	46	13	17.7	1,050
The year .....	147	13	38.4	27,900

**Kosk Creek near Henderson, California.**

*Location*—Above bridge in Sec. 12, T. 37 N., R. 1. W., on the Holm Ranch, 4 miles north of Henderson, in Shasta National Forest, and  $3\frac{1}{2}$  miles above the mouth of the creek. Baker Creek enters about one-fourth mile below the station.

*Records available*—October 1, 1910, to September 30, 1913.

*Drainage area*—51.9 square miles.

*Gage*—Vertical staff on an alder tree on left bank 100 feet above bridge.

*Channel*—Gravel and small boulders; fairly permanent.

*Discharge measurements*—Made from bridge or by wading.

*Accuracy*—Results are good.

*Cooperation*—Gage-height record furnished by U. S. Forest Service.

**Monthly Discharge of Kosk Creek near Henderson, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1910-11				
October -----	39	28	30.9	1,900
November -----	293	22	55.1	3,280
December -----	1,500	60	253	15,600
April -----	2,300	584	1,020	60,700
May -----	1,200	400	625	38,400
June -----	398	134	230	13,700
July -----	132	56	88.9	5,470
August -----	56	45	51.8	3,190
September -----	45	42	42.2	2,510
1911-12				
October -----	41	33	33.5	2,060
November -----	33	33	33	1,960
December -----	33	29	30.3	1,860
April -----	600	166	221	13,200
May -----	843	248	378	23,200
June -----	310	101	174	10,400
July -----	97	53	69.9	4,300
August -----	52	36	40.7	2,500
September -----	43	37	40.2	2,390
1912-13				
October -----	41	36	39.2	2,410
November -----	465	40	103	6,130
December -----	205	65	91	5,600
January -----	154	83	111	6,820
February -----	207	146	177	9,830
March -----	345	147	181	11,100
April -----	623	391	469	27,900
May -----	523	189	322	19,800
June -----	194	80	121	7,200
July -----	93	57	73.1	4,490
August -----	80	46	51.1	3,140
September -----	41	28	34.4	2,050
The year -----	623	28	147	106,000



**Montgomery Creek at Montgomery Creek, California.**

*Location*—At highway bridge in Sec. 36, T. 35 N., R. 1 W., about one-fourth mile south of Montgomery Creek post office, and 2 miles above junction with Pit River.

*Records available*—August 11, 1911, to September 30, 1913.

*Drainage area*—Not measured.

*Gage*—Vertical staff on a large alder tree on left bank 70 feet below the bridge.

*Channel*—Small boulders and gravel and is rough.

*Discharge measurements*—Made from highway bridge or by wading.

*Diversions*—About 5 miles above the station the Terry Lumber Company diverts water from this stream into Little Cow Creek. During the logging season, from June to December, this diversion is from 8 to 10 second feet. For the remainder of the year the amount is reduced to about 6 second feet.

*Accuracy*—High water rating curve not well defined; otherwise the records are excellent.

**Monthly Discharge of Montgomery Creek at Montgomery Creek, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1911				
August, 11-31-----	23	20	22.0	914
September -----	23	20	20.4	1,210
1911-12				
October -----	24	21	21.7	1,330
November -----	25	21	21.7	1,290
December -----	28	20	21.4	1,320
January -----	542	23	66.9	4,110
February -----	85	38	53.3	3,070
March -----	110	38	63.2	3,890
April -----	103	49	58.7	3,490
May -----	110	54	76.8	4,720
June -----	66	34	47.7	2,840
July -----	33	20	24.8	1,520
August -----	21	18	18.9	1,160
September -----	91	17	23.3	1,390
The year -----	542	17	41.5	30,100
1912-13				
October -----	26	17	18.8	1,160
November -----	232	19	51.6	3,070
December -----	102	24	42.8	2,630
January -----	154	35	56.3	3,460
February -----	75	47	58.1	3,230
March -----	110	44	61.8	3,800
April -----	163	110	128	7,620
May -----	130	62	94.1	5,790
June -----	79	35	45.2	2,690
July -----	38	20	26.5	1,630
August -----	19	16	17.9	1,110
September -----	16	14	14.4	857
The year -----	232	14	51.1	37,000

**Squaw Creek near Ydalpom, California.**

*Location*—At the highway bridge in Sec. 29, T. 34 N., R. 3 W., three-fourths of a mile southwest of Ydalpom (Copper City), and three-fourths of a mile above junction with Pit River.

*Records available*—October 4, 1911, to September 30, 1913.

*Drainage area*—Not measured.

*Gage*—Vertical staff on downstream end of right pier of bridge.

*Channel*—Gravel and cobblestones; will probably shift slightly at high stages.

*Discharge measurements*—Made from the bridge or by wading.

*Diversions*—One small ditch diverts water for irrigation above the station.

*Accuracy*—High-water rating curve not well defined; otherwise the record is excellent.

**Monthly Discharge of Squaw Creek near Ydalpom, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1911-12				
October 4-31 -----	76	24	35.5	1,970
November -----	114	34	42	2,500
December -----	76	24	38	2,340
January -----	3,850	34	491	30,200
February -----	564	178	351	20,200
March -----	1,890	178	621	38,200
April -----	1,970	200	359	21,400
May -----	1,970	224	499	30,700
June -----	330	135	211	12,600
July -----	114	34	67.7	4,160
August -----	34	24	30.1	1,850
September -----	200	24	48.2	2,870
The period -----				169,000
1912-13				
October -----	94	34	39.9	2,450
November -----	1,030	46	263	15,600
December -----	1,450	60	266	16,400
January -----	7,190	156	963	59,200
February -----	690	163	404	22,400
March -----	1,090	194	365	22,400
April -----	930	268	510	30,300
May -----	335	153	224	13,800
June -----	218	83	119	7,080
July -----	61	37	44	2,700
August 1-10 -----	37	32	35.5	704
The period -----				193,000

**McCloud River near Gregory, California.**

*Location*—At St. Johns Camp near Hirze Mountain, about 14 miles east of Gregory postoffice. Station is 12 to 15 miles above U. S. fishery at Baird postoffice. Station is 15 miles above the mouth of the river.

*Records available*—October, 1902, to September, 1908.

*Channel*—Straight, high banks, river bed of limestone with large gravel and boulders.

*Discharge measurements*—Made from car and cable.

**Monthly Discharge of McCloud River near Gregory, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1902-03				
October -----	1,770	1,260	1,350	83,000
November -----	13,000	1,310	2,830	168,000
December -----	5,950	1,540	2,570	158,000
January -----	14,600	1,540	2,880	177,000
February -----	2,580	1,770	2,040	113,000
March -----	12,100	2,040	3,740	230,000
April -----	6,060	2,240	2,810	167,000
May -----	2,240	1,650	1,910	117,000
June -----	1,650	1,470	1,540	91,600
July -----	1,470	1,340	1,370	84,200
August -----	1,350	1,310	1,320	81,200
September -----	1,310	1,280	1,300	77,400
The year -----	14,600	1,260	2,140	1,550,000
1903-04				
October -----	1,650	1,280	1,320	81,200
November -----	14,900	1,280	3,430	204,000
December -----	2,260	1,460	1,830	113,000
January -----	2,040	1,500	1,650	101,000
February -----	40,000	1,470	6,000	345,000
March -----	41,500	3,380	9,390	577,000
April -----	7,440	4,120	5,470	325,000
May -----	4,490	3,090	3,760	231,000
June -----	2,890	1,860	2,220	132,000
July -----	1,860	1,610	1,750	108,000
August -----	1,610	1,500	1,570	96,500
September -----	1,820	1,470	1,510	89,800
The year -----	41,500	1,280	3,320	2,400,000
1904-05				
October -----	9,930	1,500	2,700	166,000
November -----	2,140	1,500	1,640	97,600
December -----	4,580	1,580	1,840	113,000
January -----	14,800	1,650	3,890	239,000
February -----	6,960	2,040	3,280	182,000
March -----	10,900	2,240	4,070	250,000
April -----	3,230	2,190	2,490	148,000
May -----	2,460	1,770	2,110	130,000
June -----	1,860	1,540	1,600	95,200
July -----	1,540	1,440	1,490	91,600
August -----	1,440	1,370	1,400	86,100
September -----	1,370	1,370	1,370	81,500
The year -----	14,800	1,370	2,320	1,680,000

## Monthly Discharge of McCloud River near Gregory, California—Continued.

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1905-06				
October -----	1,400	1,340	1,370	84,200
November -----	1,370	1,340	1,350	80,300
December -----	1,400	1,370	1,370	84,200
January -----	9,100	1,370	2,540	156,000
February -----	5,100	1,500	2,600	144,000
March -----	12,700	2,140	4,180	257,000
April -----	7,680	2,580	3,110	185,000
May -----	10,400	1,860	3,080	189,000
June -----	10,100	1,950	3,480	207,000
July -----	1,950	1,540	1,690	104,000
August -----	1,540	1,440	1,480	91,000
September -----	1,400	1,400	1,400	83,300
The year -----	12,700	1,340	2,300	1,660,000
1906-07				
October -----	1,400	1,370	1,380	84,800
November -----	2,000	1,370	1,400	83,300
December -----	5,620	1,340	2,070	127,000
January -----	16,800	1,470	2,880	177,000
February -----	18,400	2,140	5,510	306,000
March -----	30,000	2,460	6,000	369,000
April -----	5,520	2,580	4,100	244,000
May -----	2,640	2,040	2,290	141,000
June -----	2,140	1,650	1,840	109,000
July -----	1,610	1,470	1,550	95,300
August -----	1,500	1,400	1,440	88,500
September -----	1,400	1,370	1,400	83,300
The year -----	30,000	1,370	2,660	1,910,000
1907-08				
October -----	1,440	1,370	1,380	84,800
November -----	1,400	1,370	1,370	81,500
December -----	2,820	1,370	1,660	102,000
January -----	6,170	1,580	2,300	141,000
February -----	4,680	1,690	2,280	131,000
March -----	2,760	1,770	2,150	132,000
April -----	2,580	1,770	2,170	129,000
May -----	2,140	1,690	1,880	116,000
June -----	1,690	1,400	1,570	93,400
September 12 to 30 -----	1,260	1,180	1,220	46,000

NOTE.—Station discontinued June 30, 1908. September gage heights taken on account of extreme low water conditions.



**McCloud River at Baird, California.**

*Location*—at the United States fishery at Baird, in the N.W.  $\frac{1}{4}$  Sec. 23, T. 34 N., R. 4 W., about 2 miles above junction with Pit River. Bailey Creek enters about 2,000 feet above and Johns Creek 2,000 feet below the station.

*Records available*—December 22, 1910, to September 30, 1914.

*Drainage area*—665 square miles.

*Gage*—Vertical staff fastened to an alder tree on right bank, 600 feet above the hatchery.

*Channel*—Gravel and cobblestones; permanent.

*Discharge measurements*—Made from car and cable 20 feet above gage.

*Accuracy*—Rating curve well defined; results excellent.

*Cooperation*—Gage height record furnished by G. H. Lambson, superintendent of United States fishery.

**Monthly Discharge of McCloud River at Baird, California.**

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1910-11				
December 22 to 31-----	1,300	1,250	1,270	25,600
January -----	6,920	1,200	2,150	133,000
February -----	7,020	1,660	3,160	176,000
March -----	12,600	1,590	3,800	234,000
April -----	8,500	2,980	4,060	242,000
May -----	4,470	2,790	3,260	200,000
June -----	3,160	1,840	2,440	145,000
July -----	1,810	1,510	1,650	101,000
August -----	1,500	1,420	1,450	89,200
September -----	1,420	1,360	1,390	82,700
The period -----				1,430,000
1911-12				
October -----	1,490	1,340	1,380	84,800
November -----	1,480	1,300	1,350	80,300
December -----	1,410	1,270	1,290	79,300
January -----	10,400	1,270	2,230	137,000
February -----	2,300	1,540	1,800	104,000
March -----	3,520	1,480	2,250	138,000
April -----	5,350	1,600	1,910	114,000
May -----	8,900	2,040	2,930	180,000
June -----	2,400	1,420	1,770	105,000
July -----	1,420	1,270	1,340	82,400
August -----	1,310	1,240	1,260	77,500
September -----	1,600	1,210	1,260	75,000
The year -----	10,400	1,210	1,730	1,260,000

## Monthly Discharge of McCloud River at Baird, California—Continued.

	Discharge in second-feet			Run-off (total in acre feet)
	Maximum	Minimum	Mean	
1912-13				
October -----	1,250	1,150	1,210	74,400
November -----	5,950	1,150	1,910	114,000
December -----	3,040	1,250	1,590	97,800
January -----	10,500	1,360	2,450	151,000
February -----	2,210	1,480	1,880	104,000
March -----	2,040	1,480	1,740	107,000
April -----	3,400	2,120	2,640	157,000
May -----	3,400	1,810	2,430	149,000
June -----	1,810	1,360	1,550	92,200
July -----	1,360	1,250	1,290	79,300
August -----	1,250	1,150	1,200	73,800
September -----	1,200	1,150	1,150	68,400
The year -----	10,500	1,150	1,750	1,270,000
1913-14				
October -----	1,150	1,150	1,150	70,700
November -----	4,330	1,150	1,370	81,500
December -----	23,600	1,150	2,030	125,000
January -----	24,500	2,400	7,200	443,000
February -----	22,400	1,880	4,420	245,000
March -----	4,630	2,820	3,500	215,000
April -----	10,300	3,160	5,020	299,000
May -----	3,910	2,400	3,000	184,000
June -----	2,600	1,810	2,120	126,000
July -----	1,880	1,480	1,650	101,000
August -----	1,480	1,360	1,430	87,900
September -----	1,420	1,400	1,280	76,200
The year -----	24,500	1,150	2,840	2,050,000

## LAND CLASSIFICATION.

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### FORESTED AREAS.

Plate 3 shows forested areas in and in the vicinity of the drainage basin of the Pit. Much of the timbered area is mountainous and rocky and its value is almost exclusively confined to the timber products. All this area has, however, a certain value for grazing purposes, and a few areas of quite limited extent appear to have reasonable agricultural possibilities, particularly some 15,000 to 20,000 acres south of Pit River extending west of Hat Creek into Burney Valley.

### OPEN RANGE.

The open range consists almost entirely of sage and juniper areas, a large part of which are rocky. The great open plateau, the unforestod mountain slopes and to some extent agricultural areas which are not as yet cultivated are used for grazing. The timbered areas are generally of minor grazing value. When the country was first settled little feed for winter use was raised, but the experience of a few hard winters in the early '80s, during which almost all livestock perished, showed the practicable number of cattle to be limited by the supply of hay available for winter feeding. In the past few years the production of hay has overtaken the demand, and in the vicinity of Alturas, where extensive swamp areas have been reclaimed and converted into hay lands, the supply of winter feed appears to be, at least temporarily, in excess of the range capacity. This apparent condition may, however, be somewhat accentuated, due to the reduction in number of cattle resulting from the very favorable prices that have prevailed in the past few years.

Since the establishment of national forest reserves the number of cattle allowed on various portions of the forest range is kept within such limits as will prevent overstocking and destruction of pasturage. A permit is required before the range may be used and a small rental charge is assessed each applicant, the amount depending on the number of livestock and the length of season for which the permit is desired. Outside of the national forests most of the range is in public ownership; nevertheless, considerable areas are patented, especially such as contain springs. Control of such watering places no doubt tends to monopolize the public range and to restrict the number of range cattle.

Cattle are usually turned on the range in April and gathered in during the fall, generally in October. The range season depends on climatic conditions, available feed, etc. Beef cattle are usually shipped to market in the fall, although an increasing number are now fed during winter.

Hay and alfalfa lands are used for fall pasturage until the first part of December, when the snows usually begin, after which all livestock are fed. The usual practice is to feed 100 head of cattle, including calves, one ton per day. In the average winter season of about four months, one and one fourth tons of hay per animal is fed. The labor cost of feeding is about 50 cents per ton of hay. The price of wild hay usually runs from \$4.00 to \$5.00 per ton, of alfalfa from \$6.00 to \$7.00.

### **BOTTOM LANDS.**

These occur generally in great, broad valleys built up by alluvial deposits of which the basic material is of volcanic origin, modified in character and deposition by the action of water, climate and vegetation.

Much of the valley soil is heavy loam or even adobe. There is a general lack of sand and gravel deposits in the entire region, although many of the soils carry a proportion of partially disintegrated rock fragments. These fragments are usually angular and not waterworn and are apparently the result of disintegration of rock *in situ* or with relatively little lateral movement. In this report frequent allusion is made to sandy or gravelly soils or the like. Attention is directed to the use of these terms as implying only that finer or coarser disintegrated rock in greater or lesser proportion is intended by the use of these terms, and not that the sandy or gravelly fragments are waterworn as is usually understood.

As a result of the effects of sorting by gravitation, the steep alluvial fans and foot slopes are built up chiefly of sandy and gravelly loams, of the kind above referred to, while the gentler slopes of the valley lands consist of loams and silty loams. Heavy clay soils occur in the flat basins, except as modified into sandy loam by stream courses. In the swamp areas of Fall River Valley, where little or no sediment is carried by the spring fed streams, extensive peat formations have resulted from vegetation.

Some of the choicest agricultural lands are the verdant meadow areas which have been built up as alluvial fans over the main valley floor. By reason of their slope and the streams which have developed them, they have both excellent drainage and abundant water supply. Such areas are found along Canyon Creek in Warm Springs Valley, Willow Creek in Big Valley and some of the small alluvial areas at the extreme south end of South Fork Valley, and at other places in the basin.

Partially indurated soils or hardpan are found in sections of all of the principal valleys in the basin. While the existence of these hard layers undoubtedly is a detriment to agriculture, it is not as yet fully determined to what extent they may be subdued by deeper tilth or by the continued use of irrigation water. The hardpan is in some local-



ities clearly indicated by the surface formation, in "hog-wallows" or the like, or by lack or scantiness of plant growth. In other localities the hardpan can only be determined by actual excavation.

The bottom lands are usually irrigated by surface flooding in spring, as described later. Any surface concentration of alkali is by this means washed away in solution. As a general rule little trouble from alkali has been experienced in this region. The principal localities where serious injury by alkali has occurred are swampy areas of very limited extent.

### **BENCH LANDS.**

These lands are mainly of the type described under the subdivision "Plateau Areas" in the chapter on "Run-off." Only a very small proportion are capable of tilth, due to the prevalence of scab and float rock and to other conditions referred to below. Such limited areas as are fairly free from rock usually have soils too shallow or too poor in quality to render the land tillable. As a result there has been practically no agricultural development of these plateaus except where certain swampy areas, found therein in natural sinks, have been reclaimed by drainage. These swamp areas, either reclaimed or unreclaimed, probably do not exceed 5,000 acres in all. They occur chiefly in and adjacent to Antelope Plains, north of Canby.

South of Pit River, opposite Fall River Valley, is an area of some 7,500 acres of agricultural land, mostly of a rolling or broken character. This area is partly tilled and dry farmed.

The bench lands west of Hat Creek, in the vicinity of Cassel, appear to be of reasonably satisfactory composition and have been so reported by the soil survey of the U. S. Forest Service. These lands are timbered and only one or two isolated tracts are farmed. The principal obstacle to agriculture will be the removal of stumps and brush.

### **IRRIGABLE LANDS.**

The location of irrigable tracts in the Pit River basin is shown on Plate 9. Such lands are considered suitable for irrigation and to have reasonable prospects of obtaining water, if not already supplied.

Of the gross areas indicated on the map, certain portions are unsuited for irrigation by reason of unsatisfactory soil or other conditions. Other lands have too broken topography or are at too great elevation above possible diversions. With general consideration of these limiting conditions an estimate of the net area of irrigable lands in the Pit River basin has been prepared. In this table the figures of the first column are inclusive of those of the second column, the latter being the areas now under irrigation as described later in detail in the chapter on "Present Appropriations and Uses of Water."

## Summary of Irrigable Lands and Portions Now Under Irrigation.

Area	Lands	
	Irrigable	Irrigated
North Fork Valley -----	2,300	2,300
Jess Valley -----	4,500	3,400
West Valley -----	1,200	1,200
South Fork Valley -----	28,000	19,000
Warm Springs Valley -----	18,000	4,000
Stone Coal Valley -----	1,000	500
Ash Creek Valley -----	5,000	4,000
Round Valley -----	3,000	1,200
Big Valley -----	33,000	15,000
Widow Valley -----	600	600
Little Hot Springs Valley -----	600	600
Dixie Valley -----	3,000	1,200
Little Valley -----	900	900
Pit River bottoms, Big Valley to Fall River Mills -----	5,000	4,000
Benches south of Pit River, Big Valley to Fall River Mills -----	5,000	600
Fall River Valley -----	25,000	6,000
Hat Creek Valley -----	7,500	3,000
Timbered lands west of Hat Creek extending into Burney Valley -----	15,000	100
Burney Valley -----	1,500	1,500
Goose Valley -----	5,000	3,500
Caton Valley -----	1,500	1,300
Scattering, on Pit and tributaries below Burney Creek -----	3,000	2,600
Plateau north of Canby -----	3,000	500
Miscellaneous small scattering areas not listed in detail -----	5,000	600
Totals -----	177,600	77,900

The entire area of the Pit basin is about 4,000,000 acres. Only about 180,000 acres, or less than 5 per cent, are irrigable, and of this irrigable area approximately 40 per cent is under some sort of irrigation. Again, as will be shown later, less than one-half of the area irrigated, or about one-fifth of the entire irrigable area, has an ample water supply. The total acreage which, on account of climate, conditions of water supply and proximity to the range appears to be most naturally adapted for raising wild hay and fall pasturage in connection with the livestock industry, totals some 25,000 to 30,000 acres, or about 15 per cent of the entire irrigable area, including mainly the mountain valleys such as Dixie, Jess and West valleys. The remaining 85 per cent of the irrigable acreage in Pit River basin, amounting to nearly 150,000 acres, is unsuited for a fairly high grade of development.

## CROPS.

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### IRRIGATED LANDS.

Wild hay, the natural forage crop of the country, grows in those meadow and bottom lands where an abundant spring and early summer water supply is available. The quality and feeding value of the natural wild hay are largely, if not entirely, dependent on drainage conditions, the better qualities being grown on the better drained lands. On areas with improved drainage conditions, where the water level stands ordinarily several feet below ground surface, timothy, red top or clover are intermixed with the natural hay, the final stand depending on the extent to which one or more of these types may thrive at each particular locality.

Hay lands are irrigated by surface flooding, sometimes called wild flooding. About 2 acre feet per acre appears to be generally used for irrigation in the short season ending about June 20th. After harvest a light irrigation is again applied for pasturage, if a supply is available. Ordinarily temporary dams are placed in the natural stream courses or ditches to facilitate flooding the lands.

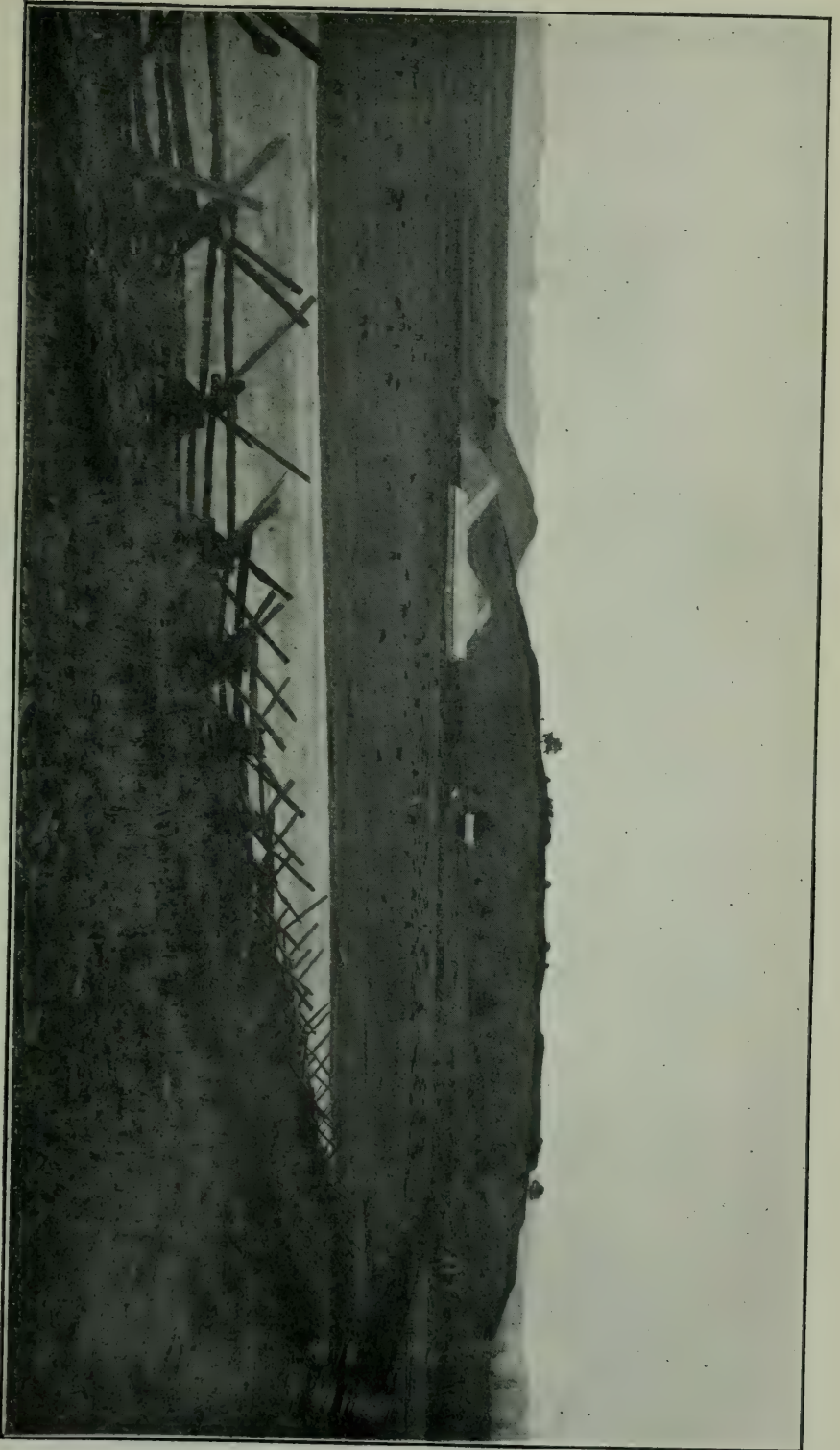
A fair crop yield is from three fourths to two tons per acre, with exceptional yield of three tons on small areas of particularly rich land. The average yield is about one to one and one half tons per acre, or about the amount necessary to feed an animal over winter. Under normal conditions hay is considered to be worth \$2.00 to \$3.00 per ton in the field before cutting. Harvesting and stacking is contracted at \$2.00 per ton, making the total cost in the stack \$4.00 to \$5.00 per ton. Pasturage, after harvesting, is worth about \$1.50 per acre, where water for irrigation is available.

Alfalfa is tending to somewhat increase in acreage on account of its greater yield and feeding value, especially for dairying purposes. This crop is generally raised on the better drained lands where the water level stands about 10 feet or more below the ground surface and where the irrigation supply is fairly dependable, its total area under cultivation, however, being quite small.

East of Big Valley Mountain, where the valleys are 4,000 to 4,500 feet elevation, and the growing season 90 to 100 days in length, two crops, with an occasional third crop, are grown. Under present conditions the yield amounts to about 3 tons per acre. After harvest the lands are irrigated for pasturage if water is available. Apparently about 2 acre feet per acre is an adequate supply for this crop, although this is somewhat uncertain.



RICH IRRIGATED MEADOW PASTURAGE NORTH FORK VALLEY.







West of Big Valley Mountain, in Fall River, Hat Creek and Burney valleys, where the valley lands are 1,000 feet lower than those to the east of Big Valley Mountain, the growing season is about six weeks longer, or approximately 140 days, between about the middle of May and the end of September. Three crops, with an occasional fourth crop, are raised. The total yield under present conditions, according to much data furnished by settlers, averages  $3\frac{1}{2}$  tons per acre. After harvest irrigation for pasturage is practiced where a supply is available. About  $2\frac{1}{2}$  acre feet per acre will give a full season supply.

Alfalfa usually sells at \$6.00 to \$7.00 per ton in the stack. Harvesting costs about \$2.00 per ton. With allowance for labor and irrigation the net returns from this crop amount to about \$12.00 per acre for lands east of Big Valley Mountain and about \$15.00 for lands west of Big Valley Mountain, or four to five times as much as wild hay. Fall pasturage on alfalfa lands sells at \$1.50 or less per acre. The investment in lands and ditches is, however, much greater for alfalfa lands and under present conditions a full season's water supply, necessary for this crop, is not generally available.

A small acreage of grain, probably not over 3,000 acres, is under irrigation, but the character of the lands and conditions are so variable that no information of average returns was obtained.

### **NON-IRRIGATED LANDS.**

Wheat and barley are the staple dry land crops, although some rye is raised. The average yield of wheat appears to be about 15 bushels per acre. The farmer ordinarily receives about one cent per pound for wheat, the gross returns therefore averaging about \$9.00 per acre. The cost of producing the crop is about \$7.00 per acre, leaving a net profit of about \$2.00 per acre. A yield of 20 bushels per acre gives a net return of \$5.00 per acre, while 10 bushels, a not infrequent crop yield under unfavorable dry farming conditions, leaves no profit. No extensive areas are devoted to the raising of fruits and vegetables. Weather and soil conditions, and particularly the former, undoubtedly limit quite sharply the areas suitable for such crops, and the variety that may be grown, to a few favorable localities such, possibly, as Little Hot Springs Valley, where an excellent variety of fruits and vegetables, including cantaloupes and tomatoes, is grown freely. Even Jess Valley, at 5,500 feet elevation, possesses gardens producing berries, cauliflower, lettuce and other tender plants.

All hay and alfalfa, and practically all wheat, are consumed in the local market. Hay is used almost entirely in connection with the live-stock industry, while alfalfa is being used to a considerable extent in connection with dairying. Local flour mills convert the grains into flour and other products for local consumption. Conditions of trans-

portation do not permit the shipping of any but finished farm products of high value such as livestock and cheese, and to a small extent flour and butter, to outside markets.

### CONTRIBUTED ARTICLES.

By **W. Abbot M. Green of Alturas.** That portion of the Pit River drainage area tributary to Big Valley may be roughly described as a plateau region, with an elevation of about 4,000 feet in its lowest parts, and having a slight slope to the southwest. It is broken by numerous mountain ranges reaching the greatest elevation on the eastern border, with intervening valleys. These mountain ranges are, for the most part, of volcanic origin. The valleys show unmistakable evidence of having been at one time mountain lakes and have evidently reached their present condition by the erosion of their outlets, and the filling of the basins with sediment from the adjacent mountains. The result is a series of almost level valleys linked together along the water courses by stretches of more or less precipitous canyons. The tillable land of the area is confined almost entirely to those valleys, the higher lands being chiefly valuable for grazing, though large areas carry valuable stands of timber.

The scant rainfall of the region, coupled with the fact that practically all the precipitation occurs during the winter months, makes irrigation necessary for the most successful farming. The available water supply, however, under the present system of distribution, is wholly inadequate for the irrigation of the entire tillable area, irrigation being now confined mainly to the low lands adjacent to the streams. This leaves the higher lands of the valleys to be farmed, if at all, by dry farming methods.

In dry farming the crops grown are limited mainly to wheat, oats, barley and rye. Many varieties of vegetables can be successfully grown, but such crops are limited by conditions to a sufficient acreage to supply the local demand. In a few instances the growing of small grain, especially rye, has been found profitable for stock feeding, but the use of such forage is limited. The most successful dry farmers are those who practice summer fallowing, with thorough tillage for the conservation of moisture, by which the average yield of wheat is in the neighborhood of twenty bushels per acre. Under the present condition such farming is fairly profitable, but the uncertainty of markets, together with inadequate transportation facilities, makes such farming precarious, to say the least.

Under irrigation all the crops grown by dry farming can be successfully produced, and, in addition, many species of native and introduced grasses and clovers. In actual practice the crops grown under irrigation are confined almost entirely to such as can be used for the winter

feeding of stock. While the small grains can be successfully grown under irrigation, experience has shown it to be more profitable to devote irrigated lands to the production of hay crops, leaving the production of grain to such land as can not be irrigated. Of the hay crops alfalfa is the most profitable, producing a greater amount of forage, which also possesses a higher feeding value than the grasses. Two crops per year are usually cut, though a third crop is sometimes harvested. The average yield per acre is about three tons of cured hay, though cases are common in which the yield greatly exceeds that amount. The production of alfalfa at the present time is limited to such lands as have good natural drainage. Large areas immediately adjacent to the streams and subject to overflow are too wet, in their natural condition, for the growth of alfalfa, and are devoted to the growing of grasses. Such lands yield from one to two tons of cured hay per acre, the feeding value depending mainly upon drainage conditions. While such hay does not equal alfalfa either in feeding value or yield per acre, it is, and will continue to be, of great importance in stock feeding, owing to the fact that it can be very cheaply grown and cared for. The method of irrigation employed in the production of native hay is usually of the simplest nature, consisting mainly in the flooding of the land during the spring and early summer, which is accomplished by the construction of temporary dams in the water ways. Such a method of course consumes an excessive amount of water, and usually results in the production of an inferior quality of hay, since only the lighter grasses will thrive under excessive flooding. With suitable ditches to divert the water at the proper time so as to keep the land dry during the harvesting period, hay can be produced at a remarkably low cost. Even with the cheap methods of production as practiced, however, the farmer who does not own sufficient stock to consume his entire crop is seriously handicapped. Large quantities of hay are annually sold to be fed on the farms, but in this the producer is usually at the mercy of the feeder. The price paid for hay by feeders usually runs from \$4.00 to \$6.00 per ton for large quantities, and in many cases this price includes the labor of feeding.

During the past twenty-five years the methods of handling stock have been completely reversed. In the early days of the settlement of the country the vast areas of public range afforded an unlimited supply of summer pasturage, and the stock owner limited his herds to the number he could safely carry through the winter season. Practically all the beef sold at that time went directly from the summer range to market, only stock cattle being fed. The carrying capacity of the ranges has fallen off, due to overstocking and the encroachment of settlers while the production of hay has increased, until at the present time the size of herds is governed by the amount of summer range that can be



secured, and practically all stock is sent to market from the feed yards during the winter months.

The future development of this country will be mainly along the lines of increased stock production. This will be brought about by bringing large areas of the now dry lands under irrigation by the storage of flood water during the winter season, and the substitution, in part at least, of a rational system of diversified farming in which the only crop sold from the farms will be the finished product from feed yard or dairy for the old time pioneer methods now in vogue.

**By H. C. Watson of Bieber** (Manager of local cheese factories and creameries). Having been a resident of Big Valley for nearly thirty years, I am interested in its future and venture the following information.

Ten bushels of wheat per acre has been a fair average on dry lands. The irrigation of small grain has not become general because of the expense of getting water under present conditions, even though oats and barley often produce from 50 to 75 bushels per acre where land has a good chance for light sub-irrigation. Dry land alfalfa produces one crop averaging  $1\frac{1}{2}$  tons per acre, and some good pasture, while this land properly irrigated, drained, and leveled, would produce five times the amount. Under the present crude conditions, however, irrigated alfalfa land produces two good crops, and sometimes three, yielding from  $2\frac{1}{2}$  to 3 tons per acre annually. Our climate is also well adapted to the cultivation of such vegetables as potatoes, cabbage, turnips, beets, carrots, pumpkins, etc. Under irrigation 150 bushels of potatoes have been produced and other vegetables in proportion.

At the present time dry land is worth from \$5.00 to \$25.00 per acre depending on location and quality, while irrigated lands are worth as follows: Reclaimed swamp land is worth from \$25.00 to \$50.00 depending upon the facilities of water control; irrigated bottom land where wild hay is grown with improper drainage, is valued at \$25.00 per acre; irrigated alfalfa land is valued at \$40.00 to \$100.00 per acre.

About the time alfalfa was introduced into our valley the public lands in it were withdrawn by the Government for possible future use as a reservoir, and as a result our people have not been encouraged to prepare their land for alfalfa and make other improvements. Likewise all industries except dairying have been retarded and the population has been greatly diminished.

Grass hay is worth from \$4.00 to \$5.00 per ton. Alfalfa hay is worth from \$6.00 to \$7.00 per ton. There is no alfalfa hay for sale as it is all consumed on the dairy ranches on which it is raised. Small grains such as barley, wheat and oats bring on an average of 1 cent per pound. On account of the lack of transportation, the market for grain and hay

and garden truck is entirely local. There could be a great deal of grain sold to outside markets with proper transportation, but I am of the opinion that it would be much better to encourage the raising of sufficient stock to consume all food stuffs, and return to the land all the barn yard manure. With improved transportation Big Valley could have packing houses, creameries, more cheese factories and a general advancement in agriculture.

Big Valley is practically a stock and dairy section and is well adapted to the raising of full blood stock. Tuberculosis in cattle, and cholera among hogs are rarely known in this section. Under present transportation conditions we receive  $2\frac{1}{2}$  cents to 3 cents below San Francisco market quotations for our hogs. This valley produces about 3,000 head of hogs each year.

In 1914 Big Valley produced 215,527 pounds (about 173 tons) of cheese besides sufficient butter to supply local consumption. Like other industries, dairying is greatly handicapped on account of poor transportation conditions. Much of our cheese is damaged on the road, as it is either shipped by stage or by big teams. It is often three weeks en route to San Francisco. Notwithstanding the damaged condition in which it is delivered to the market, it demands a premium in the San Francisco market. Shipping of butter under present transportation conditions is out of the question.

Dairy cows are worth \$75.00 per head, dairy calves six months old are selling at \$25.00. The average production annually per cow is \$65.00 net to the farmer for milk besides the calf. The demand for small dairy farms is increasing.

But for successful dairying and alfalfa raising we must have irrigation—a system of storage whereby the flood waters can be controlled and used in the time of need. This alone would increase the population and productiveness of our valley five times.

**By Wm. Paulk, Farmer, of Bieber, in Big Valley.** Regarding crops in this valley under irrigated and dry farming conditions, I have had considerable experience along these lines and find that crops produced by irrigation so far exceed those produced by dry farming methods that the farmer is well repaid for the extra trouble and expense that are naturally created by irrigation systems. As you are well aware, the principal industries of this vicinity are the production of livestock and dairying. It is a natural consequence that the production of hay, grain and root crops engage the most of our attention.

Alfalfa is the principal hay crop and is produced both with and without irrigation. The non-irrigated alfalfa produces two crops per year followed by some pasture in the fall. The irrigated alfalfa produces three crops per year and a very good crop of late pasturage. The yields are  $2\frac{1}{2}$  and 5 tons per acre respectively. This crop has a local

cash market ranging from \$5 to \$7 per ton. This gives a gross receipt of a possible average of \$15.00 per acre from the non-irrigated field and \$30.00 per acre from the irrigated lands. The estimated cost of harvesting these crops is \$2.00 per ton. This leaves a net return of \$10.00 per acre from the non-irrigated and \$19.00 per acre from the irrigated lands, allowing \$1.00 per acre for water for irrigation.

These same lands under grain cultivation were producing about 20 bushels of wheat to the acre and 30 bushels of barley. This was bringing to the farmer about \$12.00 per acre. The estimated cost of producing these crops is \$7.00 per acre, leaving the farmer about \$5.00 per acre for his profit.

These conditions could no doubt be greatly improved under proper cultivation and the advantage of outside markets that will naturally follow the building of a railroad into this vicinity. The grain crop mentioned above was the average crop grown under dry farming, which is the usual method pursued in this valley. I have known a few pieces of wheat and oats that have been irrigated. There is no record of what the wheat produced per acre but I feel sure that 40 bushels per acre would be a very conservative estimate. The oats produced 110 bushels per acre. Under dry farming methods 40 bushels per acre would have been considered a good yield.

The production of hogs for the outside markets to any considerable extent was begun at such recent date that I can furnish you with no reliable information as to the feeding value of grain and root crops. Beef cattle have never been fed grain in this valley to speak of.

Vegetables, beets and potatoes are grown both with and without irrigation. These productions have a local value only and the price naturally fluctuates so greatly that it is impossible to determine what might be done along this line because of the indifferent cultivation they receive. The present yield is about two to one in favor of irrigation.

The noteworthy fact that nearly all of the wealthy people of this valley are those producing crops under the irrigated systems is a very forceful argument that irrigation is the proper condition for this valley.



## PRESENT APPROPRIATIONS AND USES OF WATER.

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### GENERAL.

**Character of Investigation.** This investigation was commenced in the fall of 1914 at a time when irrigation operations in the Pit River Valley had to a large extent ceased. Field work was practically completed during 1914. It has consequently not been possible to obtain first-hand information as to stream flows, quantities of water diverted, water duty and other important details in connection with the uses of water for irrigation during a working season. Dependence has therefore had to be placed on indirect sources of information as to these matters, which have been supplemented by occasional measurements of ditch dimensions and by hearsay evidence. It may therefore result that much of the data herein presented on the present uses of water may err in matters of detail. It is, however, believed that the general results as submitted are substantially correct. Attention is specially directed to the fact that it is not the purpose of this investigation to ascertain precise details in the matter of present uses of water in any one locality, but to learn, in a broad way, the purposes and extent to which water is being used, and if possible to indicate in a similar broad way possibilities of achieving results of greater public advantage than now obtain.

Areas shown in a green tint on Plate 9 are under irrigation of some sort, as described in detail later in this chapter.

**Summer Flows Generally Used.** Practically all irrigable areas in the Pit River Basin lie east of the mountain divide which extends between the great peaks of Lassen and Shasta. In this region the summer flows of every stream with the exception of Fall River and Hat Creek are now fully used for irrigation. The natural summer yield is, moreover, to a small extent supplemented by a storage supply probably not exceeding 7,000 acre feet per annum in the aggregate.

**Pioneer Irrigation Systems and Methods.** Irrigation systems are small in extent and crude in construction and operation methods, having been mainly designed and built by individuals or small groups or communities, from time to time, as the needs developed and generally without regard to other consideration than cheapness in first cost. In a number of instances the ditches serve the dual purpose of irrigation and drainage, and as a consequence they are liable to be neither located nor constructed to serve either of these purposes to the best advantage. They have, however, afforded reasonably economical means of development, and under the circumstances were probably the best adapted to pioneer requirements.



**Use of Water.** As a rule water is used lavishly wherever and whenever a supply is available, especially on the bottom lands on which wild hay is raised. Probably an average of about two feet in depth of water is now used in a season in most localities, except where payment is made according to the amount used or where the supply is pumped, a low duty considering the short season during which water is available. East of Big Valley Mountain irrigation for alfalfa extends over about 100 days, while in Fall River and Hat Creek valleys the season is four to five months. Hay lands are generally irrigated until the latter part of June, usually by flooding, with later irrigation for pasturage if a supply is available.

**Water Rights.** Water rights are based generally on appropriations made under the old state law requiring posting of notice and filing with county recorder supplemented by actual beneficial use, and are considered as attached to the lands on which the water is applied and to pass with such lands when sales are made. No attempt is made herein to report on the nature or extent of existing filings in the county records which for the purposes of this report are unimportant, it being assumed that beneficial use of water on the lands is the only real measure of rights. As detailed later, several companies owning lands in these valleys have constructed ditches having capacities in excess of the needs of their lands, and have sold surplus water to other owners on the basis of payment for quantity delivered. These are the only cases where apparently the ownership of the water and the land rests in different hands, but even in these cases it may be assumed that the water is practically attached to the land.

### **NORTH FORK VALLEY.**

**Lands and Crops.** South of the divide that separates Goose Lake Basin from the North Fork Valley, and north of the city of Alturas there are about 2,300 acres of lands irrigated under ditches that take out from the North Fork and its tributaries. Irrigation began in 1880. The principal crops are alfalfa, wild hay and grain.

**Water Supply.** The streams from which supplies are drawn are the main stream of the North Fork and its eastern tributaries—Joseph, Tom, Parker, Swedrengen and Linville creeks, all of which rise in the Warner Range and are perennial. They furnish an ample and dependable water supply until about June 1st, after which the aggregate natural flow probably falls as low as four second feet in an ordinary year. Two small reservoirs, belonging to E. Lauer & Co. of Alturas, have been constructed on the plateau west of the North Fork, to supplement the late summer supply for about 500 acres located two miles northeast of Alturas. These reservoirs are probably capable of yielding a stored supply of about 1,000 acre feet.

**Comments.** The present water supply is generally adequate for the crops grown.

## JESS VALLEY.

**Lands and Crops.** This valley is situated about twenty miles southeast of Alturas. About 3,400 acres of the valley floor are irrigated. Wild hay is almost the exclusive crop, and is irrigated in the springtime as copiously as possible and harvested in July. Water is again applied to fields after the July harvest, to improve pasturage.

**Water Supply.** The ditches take out of Mill, East and Harvey creeks, perennial spring-fed streams rising in the Warner Range and converging into this valley, where they combine into the South Fork of Pit River. Probably an average quantity in excess of two acre feet per acre is used in a season. All operations are on a small scale, the natural stream flow without storage being used.

**Comments.** For the character and extent of cultivation now being carried on in this valley the water supply is adequate.

## WEST VALLEY.

About 1,200 acres of wild hay are irrigated in this valley. The average depth applied in a season probably exceeds two acre feet per acre, this being abundant for the purposes of use and also for pasturage after harvest.

## SOUTH FORK VALLEY.

**Lands and Crops.** About 19,000 acres are under irrigation in the South Fork Valley, extending from a point about three miles east of Likely down to Alturas. The crop is mainly wild hay, but a small proportion is in alfalfa and grain. Wild hay is harvested in July, and thereafter the fields are used for pasturage. Alfalfa and grain are mainly produced in the immediate vicinity of Alturas.

**Water Supply.** This is from the South Fork of Pit River, Pine Creek (a large feeder from the east), Fitzhugh Creek (a small feeder also from the east), and the North Fork of Pit River. All of these streams head in the Warner Range and are perennial. At the extreme south end of the valley there are some large springs that materially augment the summer supply. South Fork has a minimum discharge of about 25 second feet, a maximum of about 500 second feet, and a mean discharge of about 90 second feet; Pine Creek has a spring discharge of upward of 50 second feet, but in summer it falls to about 5 to 10 second feet; Fitzhugh Creek usually has a discharge of about 10 to 15 second feet in May and early June, and about 2 to 3 second feet in summer. The springs at the south end of the valley flow about 2 second feet.

The cessation of irrigation in West and Jess valleys after the end of June releases for use in the South Fork Valley a considerable proportion of the natural flow previously used in the above mentioned valleys. The return flow and drainage from the irrigated lands in West

and Jess valleys also aids in maintaining the flow in the South Fork during the summer season. The summer supply is further augmented by storage at Crooks Canyon, on the plateau west of the valley, whence about 1,000 acre feet is obtained.

During an ordinary year it is probable about 35,000 to 40,000 acre feet is available for irrigation use in this valley, by far the greater part of this amount being available in May and June. The amount of water applied probably is about two acre feet per acre, a low duty considering the shortness of the season of application.

**Irrigation Works.** The floor of the valley has very little gradient, and the natural water courses are inadequate to take care of the spring run-off. Previous to 1900 a large part of the south-central section of the valley was an unreclaimed swamp, although a few small drains had been cut through the lowest portion of it. In 1900 two drainage channels, about 4 feet deep and 30 to 40 feet wide, were cut on each side of the valley, enclosing and reclaiming about 10,000 acres known as the Corporation Ranch. These drainage channels extend northerly from a point about three miles north of Likely for a distance of about ten miles, and serve as outlets for the waters of South Fork and tributaries that had formerly spread over the valley floor and caused the swampy conditions referred to.

About 600 acres unreclaimed swamp remain in the north end of the valley and a small portion of the valley floor is still flooded whenever anything approaching high water occurs in the South Fork or tributaries. This occasional flooding is, however, an entirely different matter from the constantly saturated and useless condition in which the lands were prior to the construction of the channels. The channels not only drain off surplus waters but serve to deliver an irrigation supply during the summer season. Laterals take out from them and distribute over most of the Corporation lands.

Dukes Ditch heads three miles above Likely on the South Fork and delivers water to about 1,500 acres east and west of Likely. It has a capacity of about 15 second feet and a length of about six miles. About one-fourth mile further down stream, on the north side of South Fork, a ditch known as the Corporation or Williams Ditch takes out. This extends six miles north of Likely and irrigates about 1,800 acres. It has a capacity of about 30 second feet. Other local ditches are the Ganstads and the Van Loan ditches, both of which head in the South Fork to the east of Likely.

A ditch owned by the Pitville Ditch and Dam Company of Alturas takes out of the North Fork Pit River about two miles northeast of Alturas, and is used as a supplementary supply for about 1,000 acres adjacent to Alturas on the south and east. The company is not incorporated, and is believed to be practically an association of about six



settlers. The diversion dam is of timber, about 30 feet in width, with rockfill abutments. The main canal is 12 feet wide at the head, reducing down to about 5 feet at its lower extremity, with a maximum capacity of about 18 cubic feet per second. Each irrigator maintains a portion of the canal.

**Comments.** In May and early June the water supply is abundant for all lands irrigated in this valley. The supply for the lands served by the Pitville Ditch and Dam Company canal is reported to frequently fail after the early part of June. After about June 15th the supply for lands in the north half of South Fork Valley and those along Pine Creek is liable to fall very low, particularly in July, August and September. The southerly portion of the irrigable area of South Fork Valley, including somewhat more than one half of the entire area and which depends on ditches taking out from the South Fork, has usually an ample supply up to the end of July, after which date there is a deficiency.

**Miscellaneous Measurements of Water Flow.** The following miscellaneous measurements have been made of various streams and ditches in and tributary to the South Fork Valley (see U. S. Geological Survey Water Supply Report 298):

Date	Stream	Locality	Discharge second feet
Sept. 17, 1904	Ditch—Corporation or Williams -----	Near Likely (highest ditch on east side) -----	30
June 7, 1905	Ditch -----	2 miles east of Likely -----	23
June 20, 1905	Ditch -----	2 miles east of Likely -----	24
Sept. 6, 1905	Ditch -----	2 miles east of Likely -----	29
Sept. 17, 1904	Ditch—Dukes -----	Near Likely (highest ditch on southwest side) -----	3.3
Sept. 23, 1904	Ditch—Dukes -----	Near Likely (highest ditch on southwest side) -----	8.7
June 7, 1905	Ditch—Dukes -----	Near Likely (highest ditch on southwest side) -----	13.9
June 30, 1905	Ditch—Dukes -----	Near Likely (highest ditch on southwest side) -----	9.8
June 8, 1905	Ditch—Ganstads -----	2 miles east of Likely -----	6.9
July 2, 1905	Ditch—Ganstads -----	2 miles east of Likely -----	8.7
June 8, 1905	Ditch—Van Loan -----	2 miles east of Likely -----	35.0
June 20, 1905	Ditch—Van Loan -----	2 miles east of Likely -----	25.0
Sept. 15, 1904	Fitzhugh Creek -----	Near mouth -----	2.7
July 2, 1905	Fitzhugh Creek -----	Dotens ranch, 10 miles south of Alturas -----	1.8
July 25, 1905	Fitzhugh Creek -----	Dotens ranch, 10 miles south of Alturas -----	1.4
Sept. 7, 1905	Fitzhugh Creek -----	Dotens ranch, 10 miles south of Alturas -----	1.8
Sept. 16, 1905	Fitzhugh Creek -----	Dotens ranch, 10 miles south of Alturas -----	2.8
Aug. 26, 1904	Pine Creek -----	Near Pine Creek post office -----	7.0
Sept. 5, 1904	Pine Creek -----	Near Pine Creek post office -----	22.0
Aug. 11, 1905	Pine Creek -----	7 miles east of Alturas -----	12.4
Aug. 22, 1905	Pine Creek -----	7 miles east of Alturas -----	11.3



**WARM SPRINGS VALLEY.**

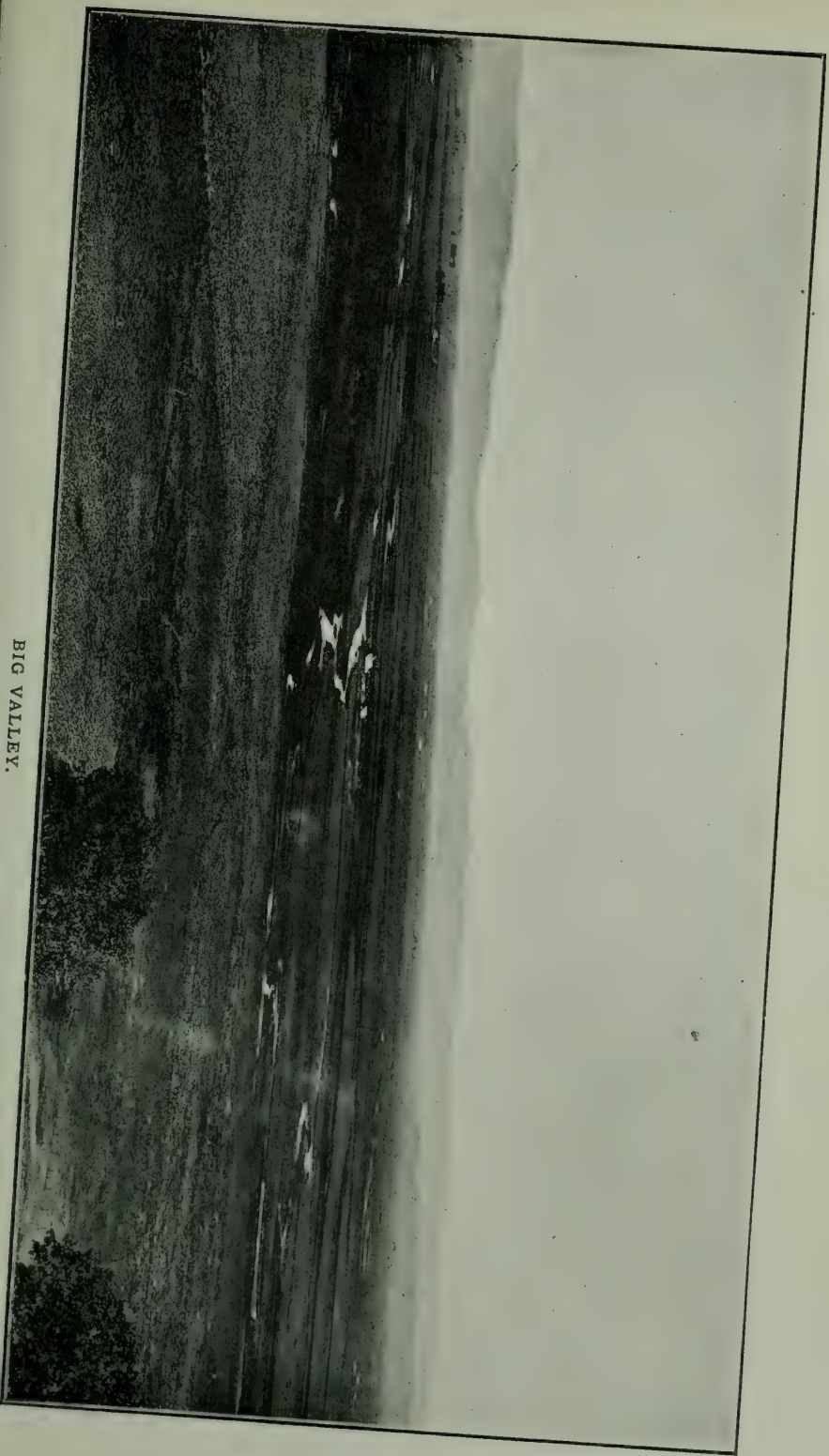
**Lands and Crops.** About 4,000 acres are under irrigation. The irrigated lands extend along Pit River from Alturas to a few miles west of Canby and along tributaries of the Pit, on Rattlesnake and Canyon Creeks and in Black Canyon. Wild hay, alfalfa and grain are the chief crops grown, in that relative order of importance.

**Water Supply.** The water supply for lands along Pit River is very unsatisfactory, owing to the flashy character of the stream flow. In springtime there is danger of flood damage, in summer the flow generally fails entirely. The maximum recorded flow of the Pit at Canby is 17,000 second feet, while the minimum is 1.5 second feet, though a brief discharge of several thousand second feet is not uncommon when the snows on the plateau melt in spring. Lands along Canyon Creek have a large water supply in May and early June, and in late summer they receive a dependable supply from springs amounting to about four second feet of flow. Rattlesnake Creek is extremely torrential and its discharge fails very early.

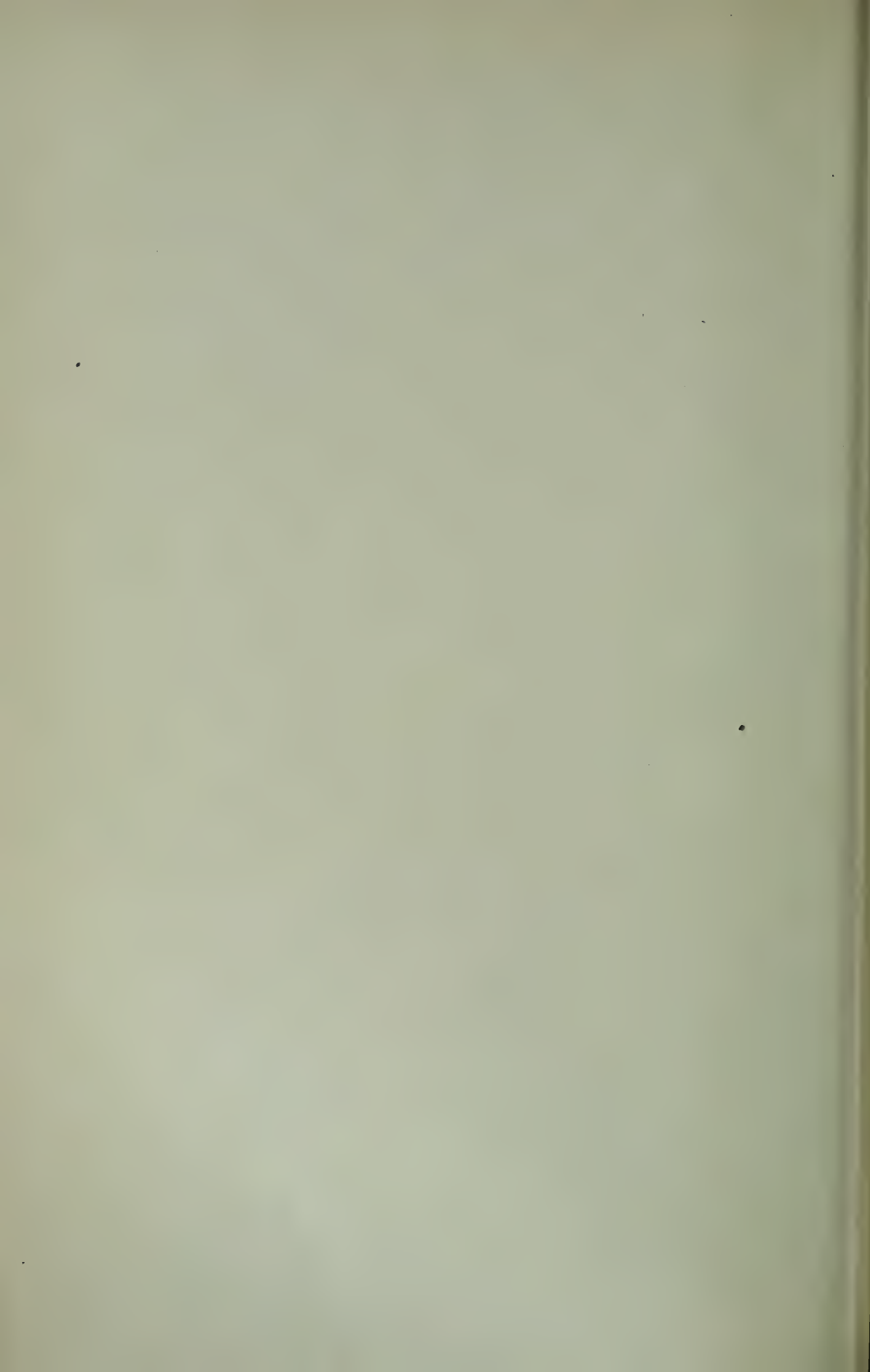
Messrs. Thomas and Raker of Alturas own two connecting reservoirs on the plateau northwest of Alturas. The usual storage collected by these reservoirs is about 2,000 acre feet. This supply is carried across the plateau for a distance of about 10 miles in a crudely constructed channel, mainly consisting of connecting natural depressions, supplemented by low dams and embankments, from which seepage losses necessarily are high. The supply is used for the irrigation of about 200 acres of the lands owned by the company northwest of Alturas. Supply not required for these land is sold to settlers near Alturas at \$3.50 per miner's inch a season (the miner's inch being considered one-fiftieth part of a second foot). Water is sold on this basis to about 500 acres of outside lands, making the total area irrigated from these reservoirs about 700 acres. This reservoir supply is used for alfalfa, young fruit trees and other crops, and according to statements given, one miner's inch supplies two and one-half acres, equivalent to one second foot to 125 acres, a fairly economical use. The net cost to the settler is thus \$1.50 per acre per season.

On the plateau north of Canby three small storage reservoirs, belonging to Messrs. Shippy and Dunean of Canby, furnish a dependable supply for 400 acres of alfalfa and hay land in Black Canyon, four miles north of Canby.

**Comments.** Lands irrigated along Canyon Creek have a dependable full season supply. Lands in Black Canyon and Warm Springs Valley northwest of Alturas, supplied by storage reservoirs, also apparently have a fairly dependable full season supply. All other lands irrigated, principally along Pit River and Rattlesnake Creek, are inadequately served.



BIG VALLEY.



**Miscellaneous Measurements of Water Flow.** On September 14, 1904, the flow of Canyon Creek was 3.8 feet. (See U. S. Geological Survey Water Supply Report 298).

### STONE COAL VALLEY.

Stone Coal Valley, seven miles southwest of Warm Springs Valley damsite, is the only irrigated area of any size along Pit River between Warm Springs and Big valleys, including about 500 acres of land, principally in wild hay, with fall irrigation for pasturage. The valley is above the level of Pit River. The water supply from Johnson Creek, which enters at the east, is generally abundant in spring, but in summer the flow of this creek and of springs which issue from the base of the mountains totals only from one to three second feet.

### ASH CREEK VALLEY.

About 4,000 acres of the floor of Ash Creek Valley, located about 15 miles southeast of Adin, are under irrigation for wild hay. These lands are irrigated after harvest for pasturage. The water supply is obtained from Ash Creek at the south, Cottonwood Creek at the northeast, and numerous large springs. A small storage has been developed on Cottonwood Creek to supplement the summer supply. The supply is abundant to June 1st, but after that date the combined supply falls to from 5 to 15 second feet, depending on the season.

### ROUND VALLEY.

This valley lies directly east of Adin. Twelve hundred acres of the valley floor are irrigated by water in Rush and Ash creeks, both of which are perennial streams. Alfalfa and wild hay are the chief irrigated crops, with late irrigation for pasturage.

The water supply entering this valley is abundant up to June 1st, after which it diminishes rapidly. The summer flow of Ash Creek at the outlet of Round Valley at Adin amounts to from 14 to 25 second feet; the mean flow being about 90 second feet.

Miscellaneous measurements on Ash Creek in Ash Valley and on Rush Creek in Round Valley are as follows (see U. S. Geological Survey Water Supply Paper 298):

Date	Stream	Locality	Discharge, sec. ft.
Apr. 5, 1904	Ash Creek -----	Ash Valley -----	194
May 5, 1904	Ash Creek -----	Ash Valley -----	189
June 4, 1904	Ash Creek -----	Ash Valley -----	30
June 10, 1904	Ash Creek -----	Ash Valley -----	27
June 12, 1904	Rush Creek -----	Round Valley -----	12
Aug. 30, 1904	Rush Creek -----	Round Valley -----	7.6
July 18, 1905	Rush Creek -----	Round Valley -----	5.6
Sept. 22, 1905	Rush Creek -----	Round Valley -----	5.8



## BIG VALLEY.

**Lands and Crops.** About 15,000 acres are irrigated in Big Valley, mostly adjacent to courses of the Pit River and its tributaries—Ash, Willow and Butte creeks and Bull Run Slough, all of which traverse the valley floor. Pit River flows from north to south for 20 miles through Big Valley. Ash Creek has a westerly course for ten miles from Adin to the point where it enters Pit River, and Willow and Butte creeks have a northerly course through the easterly part of the valley. About 5,000 acres south of Willow Creek and east of Pit River are irrigated by a canal from Ash Creek. Wild hay and alfalfa, in the order named, are the chief crops irrigated.

**Water Supply.** The principal sources of water supply are Ash Creek, Willow and Butte creeks (tributaries of Ash Creek), Pit River and Bull Run Slough. This stream flow is supplemented by storage at Roberts Reservoir, two miles above Lookout, where a supply of about 1,000 acre feet is obtained. Of these streams Ash Creek has the largest and most dependable summer flow. Its greatest discharge occurs before irrigation begins and generally falls during May to less than 50 second feet, and during July and August to about 15 to 25 second feet. Willow Creek has a large spring discharge, but in summer falls to about 5 second feet. It is used entirely on adjacent meadow lands for the irrigation of hay and fall pasturage. Pit River has a very large run-off in spring, but fails in summer.

**Principal Irrigation Works.** While much has been accomplished by the efforts of individual farmers, three organizations—one an incorporated company—have been largely instrumental in the irrigation development so far accomplished. The Lookout Dam Company, an association of four farmers, constructed a diversion dam on the Pit River at Lookout for the irrigation of 1,500 acres along the Pit in that vicinity. In 1884 it took over an old ditch which had been used to operate a grist mill, and built two and one-half miles of main canal by following and improving natural channels much of the distance. Recently a concrete diverting dam has been constructed at Lookout. The main canal is 5 to 10 feet wide and 2 to 5 feet deep, and is claimed to have a capacity of 50 second feet at the head. Irrigation is mainly for wild hay and, after harvest, for pasturage.

In 1884 settlers along Pit River near Bieber organized a voluntary association termed the West Side Irrigation Company, which undertook to perform by cooperative effort certain work, mainly the building of rough timber dams which would raise the water over adjacent lands. About 3,000 acres of hay and alfalfa lands along Pit River in the vicinity of Bieber receives a somewhat haphazard irrigation by this system. Alfalfa is also grown to some extent on the lowlands by sub-irrigation.

The C. W. Clark Company, an incorporated company of San Francisco, engaged extensively in the cattle business in Lassen County, has built a ditch about eleven miles long beginning five miles west of Adin and extending thence southwesterly to a point two miles below Bieber. This ditch reclaims about 5,000 acres of swampy land at the mouth of Ash Creek by diverting Ash Creek water therefrom. The water thus diverted is for an irrigation supply for about 5,000 acres of other land owned by this company and others, situated south and east of Bieber. At its head the canal is 3 feet deep and about 15 feet wide. Up to June 20th all the available supply of Ash Creek is usually needed on the reclaimed swamp land referred to, and other meadow lands between Adin and Pit River. After harvest, in the early days of July, the last mentioned lands ordinarily receive little or no irrigation for pasture, but depend on sub-irrigation for that service. The lands lying south and east of Bieber irrigated under the C. W. Clark canal are mostly in alfalfa, their first crop being produced without irrigation. The irrigation supply is available only after June 20th. The C. W. Clark Company is reported to sell its surplus water to settlers at \$1.00 per acre for the time water is available.

**Comments.** The supply in this valley is generally deficient. Meadow and hay lands receive little or no fall irrigation for pasturage and alfalfa lands generally receive irrigation for one crop only. Sub-irrigation is depended on when surface supplies fail.

**Miscellaneous Measurements of Water Flow.** In addition to measurements on Ash Creek at Adin and on Pit River at Canby and Bieber, the following miscellaneous measurements of the flow of Pit River and Willow Creek have been made (see U. S. Geological Survey Water Supply Paper No. 298):

Date	Stream	Locality	Discharge, sec. ft.
June 13, 1905	Pit River -----	County bridge east of Lookout	155
July 7, 1905	Pit River -----	County bridge east of Lookout	57
July 20, 1905	Pit River -----	County bridge east of Lookout	29
Aug. 19, 1905	Pit River -----	County bridge east of Lookout	9.9
Aug. 29, 1904	Willow Creek -----	Near Adin -----	5.6
Sept. 20, 1904	Willow Creek -----	Near Adin -----	5
July 19, 1905	Willow Creek -----	Near Adin -----	5.7
Sept. 21, 1905	Willow Creek -----	Near Adin -----	4.4

## WIDOW VALLEY.

This valley lies about six miles southwest of Lookout in the lower slopes of Big Valley Mountain. It includes about 600 acres of meadow land. The water supply is abundant in spring, but fails in summer.

**LITTLE HOT SPRINGS VALLEY.**

This valley is about fifteen miles west of Lookout, and contains about 600 acres of irrigated land. The principal crops are alfalfa and wild hay. Favorable climatic conditions make it possible to raise fruit and vegetables for local markets in neighboring communities. All irrigation is from springs which have a total flow of about 6 second feet.

**DIXIE VALLEY.**

Dixie Valley lies at the head of Horse Creek, twenty miles southeast of Pitville. About 1,200 acres of the valley are irrigated for wild hay and fall pasturage. The supply is from springs which have a dependable flow of about 12 second feet.

**LITTLE VALLEY.**

About 900 acres in Little Valley, located below Dixie Valley on Horse Creek, are irrigated by water from Horse Creek for wild hay and fall pasturage. The water supply is ample.

**PIT RIVER (Between Big Valley and Fall River Mills).**

About 4,000 acres of bottom lands adjacent to Pit River, from the head of the valley five miles above Pitville to Fall River Mills, are under irrigation. Alfalfa and wild hay are the chief crops. For lands above McArthur the supply is obtained from Pit River, Horse Creek, Beaver Creek and small springs. The supply is adequate in spring but deficient in summer. The lands below McArthur are irrigated from Fall River and from small streams and springs from the south. A drainage canal from Fall River Valley supplies water to lands along Pit River near McArthur, water being carried across Pit River in a 16-inch pipe line on the county bridge. At Fall River Mills a ditch delivers water from Fall River to lands on the north side of Pit River, and a 22-inch pipe siphon carries water over the Pit to lands along the south side of the Pit Valley. Lands between McArthur and Fall River Mills always have an ample water supply.

**FALL RIVER VALLEY.**

**Topography.** The valley floor includes about 50,000 acres. It is a flat plain tilted in a northerly direction, so that its highest and southerly edge is close to the north bank of the Pit River and its lowest or northerly edge is several miles to the north and about twenty feet lower. The lowest or northerly limit of the plain abuts the Modoc lava flow from which issue the large springs feeding Tule, Lake and Fall Rivers. Pit River lies in a small secondary valley apparently eroded in the southerly edge of the great plain before referred to. The north central half of the valley lies generally at the level of Fall River, averaging from about 1 foot above to about 3 feet below river level, and consists largely of swamp, while the southern half lies 10 to 20



feet above river level. At the east and west are bench lands 10 to 20 feet higher than the central valley area. As before stated, Fall River with its tributaries, Tule and Lake rivers, rises from springs at the northern edge of the valley and flows with an extremely light grade, averaging about one-fourth foot per mile, toward the south, to within one and one-half miles of the southern edge of this great plain near Fall River Mills, whence it drops to the Pit by two sets of rapids of 19.5 feet and 55 feet fall, respectively, or a total fall of 74.5 feet. On account of the extremely flat grade of Fall River in its course through the main part of the valley and the peculiar topography of the valley, which has an inclination dipping toward the source of the river, it is impracticable to divert a gravity irrigation supply from Fall River or its tributaries to any portion of the great plain except such small parts of the swamp as lie below river level.

**Lands and Crops.** About 6,000 acres are under irrigation in the great plain north of the Pit in Fall River Valley. Of this area, 1,500 acres consist of meadow lands adjacent to Fall and Tule rivers, irrigated only by natural overflow in spring and by sub-irrigation during the remainder of the year. These lands produce hay and abundant pasturage. About 3,500 acres of reclaimed swamp lands, mostly north of McArthur, are mainly in timothy hay. About 1,000 acres, mostly in alfalfa, scattered throughout the plain, are irrigated by pumping.

**Principal Irrigation Works.** About 6,000 acres of swamp lying north of McArthur have been partly or wholly reclaimed from overflow by means of levees along Tule and Lake rivers. A drainage canal about five miles long has been built through these lands from Tule River to Pit River. This canal, owing to the peculiar topographic formation before referred to, is deeper at its lower than at its upper end, its dimensions being 30 feet wide and 8 feet deep at the upper extremity and 18 feet deep at its lower. This drainage canal is also used for an irrigation supply for the reclaimed swamp, the water being backed up by temporary dams in the ditch and then forced over the land. The canal or drain has a timber headgate at Tule River and a timber chute at its point of discharge into Pit River, near McArthur. This system is proposed for extension to cover a total of about 15,000 acres in all. The main canal serves likewise as a supply canal for the low lands along Pit River, at the east and west of the town of McArthur.

About ten steam irrigation pumping plants are intermittently operated in Fall River Valley. The average lift is 10 to 15 feet. A plant on the Rogers Ranch has operated for 14 years, with a lift of 14 feet from Fall River to lands on the west side. A 12-inch centrifugal pump is driven by a 25-horsepower steam engine. The entire cost of



the plant is stated by Mr. Rogers to be \$1,400.00 f.o.b. San Francisco, or about \$1,800.00 installed. This plant is usually operated about fourteen hours a day for an average of forty days each year. About 350 acres of alfalfa and hay land are claimed to be irrigated by this means. The pump discharge measured by the United States Reclamation Service in 1914 was about four second feet when operating at the usual speed. Mr. Rogers says his operation expenses total \$8.50 per day, as follows:

2 cords wood delivered at \$2.25-----	\$4 50
14 hours labor-----	3 00
Oils and incidental repairs-----	1 00
Total -----	\$8 50

Sometimes only one or two crops are produced, although three or four crops can be raised in a full season. Fall pasturage is of high value (\$2.00 per acre for September and October), and has been considered by Mr. Rogers more advantageous than late farming. The cost of the plant is thus apparently a little more than \$5.00 per acre and the cost of pumping operation about 40 times \$8.50, or \$340.00—for the 350-acre ranch a cost of about \$1.00 per acre. Attention is directed to the fact that this amount is for only forty days' pumping and that it would be more for a full season.

The average amount of water pumped every fourteen hours with pump at normal capacity is  $\frac{1}{4} \times 4$  second feet  $\times 2$  acre feet per second foot = 4.8 acre feet. In forty days the supply is  $40 = 4.8$ , or 192 acre feet. The supply per acre is therefore 192 divided by 350, or 0.55 acre feet. As this plant furnishes water ordinarily for one to two crops a year, the average irrigation per crop is 0.55 divided by 1.5, or 0.37 feet, which is about four and one-half inches depth. For three crops the required irrigation would be thirteen and one-half inches, for four crops eighteen inches. While these data are necessarily approximate, it indicates the small amount of water required per acre in Fall River Valley where pumping installations can make deliveries directly to the land without appreciable loss in transmission. A number of farmers are now installing motors and pumps to use electric power from the plant in course of construction at Fall River Mills.

**Comments.** The water supply available by pumping is far in excess of all needs.

### HAT CREEK VALLEY.

From Great Spring to the Pit River about 3,000 acres of land, largely in small detached areas adjacent to Hat Creek, are under irrigation. The principal crops are wild hay and alfalfa, with late irrigation for pasturage. As water is easily diverted from Hat Creek, all ditches

are local in character. The supply is abundant at all times of the year and is generally used lavishly.

The following measurements of canals and ditches along Hat Creek have been made (see U. S. Geological Survey Water Supply Paper No. 298) :

Date	Stream	Locality	Discharge, sec. ft.
Aug. 15, 1911	Canal, irrigation ----	Diverts from Hat Creek above Hawkins Ranch, near Hat Creek	39.4
May 13, 1911	Ditch, Anderson et al.	At intake, Hat Creek-----	9.6
May 13, 1911	Ditch, Anderson et al.	At intake, Hat Creek-----	7.4
May 13, 1911	Ditch, Anderson et al.		
	O. R. L. lateral.-----		2.2
May 13, 1911	Ditch, P. M. Horn----	Crossing of Hat Creek Road-----	3
May 13, 1911	Ditch, H. Morris-----	300 feet below intake at Hat Creek	12.2
May 13, 1911	Ditch, Olive Updyke--	600 feet below intake at Hat Creek	5
May 13, 1911	Ditch, A. M. Reives---	900 feet below intake at Hat Creek	12
May 13, 1911	Ditch, L. H. Sullivan--	300 feet below intake at Hat Creek	8.3
May 13, 1911	Ditch, H. M. Wilcox--	Intake, Hat Creek-----	49

### BURNEY VALLEY.

About 1,500 acres along Burney Creek, above and below Burney, are irrigated. The chief crops are wild hay and alfalfa. The water supply is abundant in spring, after the middle of June the flow of Burney Creek being usually about 15 second feet. The water sinks in the valley below Burney and rises again at Burney Falls, ten miles north.

### GOOSE VALLEY.

In Goose Valley, three miles northwest of Burney, about 3,500 acres are irrigated for wild hay. The water supply is from Goose Creek, which has a large discharge in May and early June, but practically fails in summer. The valley is extremely flat and has only recently been reclaimed from swamp. Drainage appears to be the greatest problem, and the ditch system is still being improved. Under present conditions of imperfect drainage it has been difficult to raise satisfactory crops even of wild hay, but with complete drainage there should be no difficulty in this, and the present water supply will probably prove adequate. However, for complete reclamation and the production of the more valuable irrigated crops the supply will be insufficient.

### CAYTON VALLEY.

This valley is situated about ten miles northwest of Fall River Mills. About 1,300 acres are irrigated from Cayton and Clark creeks. Wild hay is the chief crop. The water supply is ample.

**PIT RIVER (Burney Creek to Sacramento River).**

Along Pit and McCloud rivers and Rock, Nelson, Kosk, Hatchet, Montgomery and Squaw creeks there are a number of small pockets of meadow and garden totaling perhaps about 2,600 acres. The water supplies are obtained locally and are generally abundant.

**Bench Land Areas.** The only place where an effort is being made to irrigate bench or plateau lands, is at Antelope Plains on the plateau north of Canby. Reclamation of swamps and the impounding of storage is being carried on by Messrs. Leland and Meyers of San Francisco, and about 500 acres is at present under irrigation. Water is obtained from a small storage reservoir to the northeast of the irrigated area. This work was completed in 1914. The entire available area has not yet been placed under irrigation.

**Diversion From Cedar Creek to Madeline Plains.** During the past four or five years a diverting canal and tunnel have been constructed from Tule Lake (a small lake or marsh on Cedar Creek at the headwaters of the South Fork of Pit River) to Madeline Plains, south of the main divide of the Pit Basin. This work has been carried out by a company that has undertaken the irrigation of several thousands of acres in Madeline Plains. The drainage of about 50 square miles, in addition to what formerly drained into and was lost by evaporation from Tule Lake, has thus been withdrawn from its natural outlet into Pit River basin. The water is impounded by a low dam in Tule Lake, now called Tule Lake Reservoir, located about 12 miles southeast of Likely. It is probable that the total annual supply withdrawn from Pit River basin by this development amounts to about 7,000 acre feet.

**Diversion From East Hat and Lost Creeks to Battle Creek.** About four years ago the Northern California Power Company constructed a ditch 21 miles long from East Hat and Lost creeks (small feeders of Hat Creek) to Bridge Creek, a tributary of Battle Creek. Battle Creek discharges into the Sacramento opposite Cottonwood. The company claims a diversion during the low water season of 600 statute inches, equivalent to 15 second feet. A recent court decision limits the diversion to the time following irrigation uses in Hat Creek Valley.

**SUMMARY OF IRRIGATED AREAS.**

Summary of Irrigated Areas.

Locality	Acres
North Fork Pit River.....	2,300
Jess Valley .....	3,400
West Valley .....	1,200
South Fork Pit River.....	19,000
Warm Springs Valley.....	4,000
Stone Coal Valley.....	500
Ash Valley .....	4,000
Round Valley .....	1,200
Big Valley .....	15,000
Widow Valley .....	600
Little Hot Springs Valley.....	600
Dixie Valley .....	1,200
Little Valley .....	900
Pit River (Pitville to Fall River Mills).....	4,000
Fall River Valley.....	6,000
Hat Creek Valley, including small adjacent areas.....	3,100
Burney Valley .....	1,500
Goose Valley .....	3,500
Cayton Valley .....	1,300
Pit River (Burney Creek to Sacramento River).....	2,600
Bench lands .....	500
Miscellaneous .....	600
<b>Total .....</b>	<b>77,000</b>

The above total includes all lands reported in detail in the preceding pages of this chapter and shown on Plate 9. No attempt is made in this tabulation to differentiate between the character of supplies available in each case.



## POSSIBILITY OF DEVELOPING ADDITIONAL SUPPLIES FROM OUTSIDE OF BASIN.

### GENERAL STATEMENT.

Below Big Valley the natural supply from local sources is generally adequate for all local needs, and a supplementary supply is unnecessary or would be more expensive than the development of local supplies. For lands in Big Valley and in the tributary valleys there are possible sources outside of the Pit River basin that will first be considered in detail.

Adjacent drainage areas to the south do not afford any practicable supply; in fact, these areas are more arid than the area of the Pit, and at one point a part of the supply for Pit River is actually being diverted across the divide to water lands in Madeline Plains.

The east side does not offer any promise, owing to lack of supply and to the great and continuous barrier to any diversions offered by the Warner Range.

Along the northwest boundary of the basin there is a possible source of supply from Goose Lake into the upper waters of the North Fork of Pit River and a further possibility of diverting the flow of Willow Creek (an important stream draining a large area north of Pit Basin and west of the Goose Lake Basin) across the northerly divide near Timber Mountain.

### WILLOW CREEK.

**Description.** About 550 square miles of partly timbered, more or less rocky plateau territory, drains into Willow Creek, which enters the Clear Lake reservoir built by the United States Reclamation Service for the Klamath project. Before the construction of the Clear Lake reservoir Willow Creek was the main supply for Lost River, which it entered at a point now submerged in the reservoir. The principal purpose of Clear Lake Reservoir is to restrain the spring floods of Willow Creek and Lost River above Clear Lake dam from passing down Lost River into Tule Lake, a large body of water, a part of the bed of which the Reclamation Service is proposing to reclaim. The plan of reclamation of Tule Lake bottom includes a diversion channel (now built) from Lost River to Klamath River, which when used in conjunction with the Clear Lake reservoir will enable all of the drainage of Willow Creek and Lost River above Clear Lake dam to be diverted into Klamath River, thus relieving Tule Lake of that water.

Another and subsidiary plan of the Reclamation Service is to use a part of the surplus waters of Willow Creek stored in Clear Lake reservoir for irrigation of lands in the Klamath project. Various

plans are under consideration for such uses, but owing to uncertainty as to the extent of the available supply from Clear Lake and the cost of the works necessary to utilize it, and to other reasons, no definite plan has been adopted.

**Supply.** The Clear Lake reservoir was first put in service in 1909. A summary of the yearly discharges of Lost River at the dam site prior to the construction of the dam and of Willow Creek at the point where it enters the reservoir since the latter has been built is presented. In addition, a summary is given of annual accumulations or depletions of storage in the reservoir and the losses due to evaporation and seepage.

Table of Data Clear Lake Reservoir.

Year	Yield of Lost River, or Willow Creek, acre feet	Storage in reservoir		Evaporation and seepage losses and uses, acre feet
		Gain, acre feet	Loss, acre feet	
1905 -----	47,000	-----	-----	-----
1906 -----	153,000	-----	-----	-----
1907 -----	252,000	-----	-----	-----
1908 -----	35,000	-----	-----	-----
1909 -----	108,000	50,000	-----	58,000
1910 -----	137,000	34,000	-----	103,000
1911 -----	178,000	74,000	-----	104,000
1912 -----	80,000	-----	11,000	91,000
1913 -----	89,000	10,000	-----	79,000
1914 -----	221,000	85,000	-----	136,000
Average -----	130,000	-----	-----	-----

**Method of Diversion Possible.** At the southerly extremity of Clear Lake reservoir the rim of the reservoir consists of a low, broad saddle through which a cut is practicable. A canal extending from this point in a direction about due south across the divide of the Pit River Basin near Timber Mountain would deliver into a tributary of the Pit River near Happy Camp, a supply available for use in Big Valley.

A line from the southern extremity of Clear Lake reservoir to the divide of the Pit Basin is only about 15 miles measured as the crow flies, but allowing for unavoidable sinuosities the actual length of a practicable canal would probably be not less than 25 miles from the reservoir to the divide.

**Comments.** At the present time the reservoir is about one-half full, its capacity being about 450,000 acre feet. The gates at the dam have been closed for six seasons, save that a few thousand acre feet were released each spring to accommodate ranchers in Langell Valley. The average discharge of the stream during the ten-year period on record is 130,000 acre feet per annum. Since the reservoir gates have been closed the aggregate stream discharge into the reservoir has been about 800,000 acre feet, of which possibly 25,000 acre feet have

been released through the gates and about 240,000 acre feet remained in the reservoir at the end of 1914. Thus about 550,000 acre feet have been lost by evaporation and seepage, or nearly 70 per cent of the inflow from Willow Creek.

It is clearly a matter of doubt as to how much of this supply can be considered as available for irrigation purposes. According to the record there is a gain of only 240,000 acre feet in six years, or about 40,000 acre feet per year, and this during a period when the inflow was about 20,000 acre feet per annum above the normal. If, however, the reservoir had been held at a lower level, with a smaller evaporating surface, the net yield would have been greater.

A very large part of the losses is due to seepage into the reservoir bottom. It is to be expected that these losses will tend to decrease as time goes on and the water-table around the reservoir becomes higher. There is, however, an element of doubt in this, as the territory around the lake is of volcanic formation, known to be extremely porous in some localities and with a water-plane normally at great depth below the surface.

It is, therefore, quite conceivable that the supply from this source will not develop on generous lines, and at the best its determination with any degree of accuracy must rest on a much longer record than is now available.

The average yield of Willow Creek appears to be pretty well established at about 130,000 acre feet per annum. The evaporation of the reservoir will run from 30,000 acre feet to 50,000 acre feet per annum, or an average of 45,000 acre feet, even under most favorable conditions and with the reservoir kept at a low level. The net dependable supply after allowing 10,000 acre feet annually for seepage would apparently not exceed an average of 75,000 acre feet in any event.

Assuming this amount could be released from the south end of the reservoir into a canal leading into the Pit River Basin and that such a canal would have a length of about 25 miles, it is then to be borne in mind that the intervening country through which the canal would pass is the peculiarly porous lava territory referred to in the section on "Porous Lava Areas" in the chapter on "Run-off" of this report. It may, therefore, be further assumed that seepage losses in this canal would be quite serious, unless a large part of the conduit were lined with concrete. Allowing for such measures as could be adopted, short of complete concrete lining, to mitigate seepage losses, it is probable that losses could not be kept down to less than 40 per cent of the water diverted. The net supply that could be received in Big Valley would therefore not exceed  $75,000 \times 0.6$ , or 45,000 acre feet. This figure may be regarded as a maximum, with the likelihood that it could not be



attained, owing to the various uncertainties referred to. Possibly not to exceed 30,000 acre feet per annum should be taken into serious account.

No estimate of cost of the work is available, but certain approximations have been made indicating that the diversion from the lake would cost about \$150,000 and the canal not less than \$250,000, or about \$500,000 for the water delivered over the Pit River divide, including an allowance of \$100,000 for the reservoir. This would be about \$17 per acre foot, and might be a possible reasonable solution of the problem if this supply may be properly considered as subject to diversion from the Klamath Basin into the Pit Basin.

Attention is, however, directed to the grave uncertainties involved in this plan, especially in the matter of minimizing seepage losses in the canal. In the absence of satisfactory solutions to all these problems it would be unwise to assume dependence on this supply. However, if we neglect these doubts and assume for purposes of discussion that 30,000 acre feet can be delivered at Big Valley in the summer period when the natural flow of Pit River usually fails, this supply might then be a valuable supplementary supply, enabling the complete irrigation of a large area of valley land.

## GOOSE LAKE.

**Location and Description.** Goose Lake is a large natural lake in northeastern California and southern Oregon, occupying the southerly end of an enclosed basin of 1,100 square miles. The depression constituting the lake bed is thought to have resulted from extensive faulting of the earth's crust along an anticlinal fold.\* Along its easterly side the Warner Range, with only a narrow bench intervening, rises sharply to an average elevation of nearly 7,000 feet. To the north and northwest a fairly broad valley extends from the lake toward the mountains which on this side rise with easier slopes to lower elevations. Along the west to southwest boundaries of the basin the formation is of a plateau character with still lower elevations. Along the south side is a gravelly beach at an average elevation of about forty feet above the lake surface. Through the beach formation the old lake outlet has been cut down to an elevation a few feet above the lake surface. The lake itself is about 186 square miles in area, or very nearly one-sixth of the entire drainage area. There is no discharge from the lake through the old outlet except as noted below. Evaporation on the 186 square miles of lake surface and such uses as are made for irrigation on lands marginal to the lake balance the aggregate run-off of the streams and the precipitation on the lake surface.

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\*Waring, G. A., Water Supply Paper 220, p. 26.



Goose Lake at some former time must have been an important tributary of Pit River. The high beach at the south end of the lake, and the size of the ancient outlet channel, demonstrate that the lake once stood at a very much higher level and that the overflow must have been of the dimensions of a large river. It is clear that at such times precipitation was very much greater than now. That overflow from the lake continued to some extent until very recent times is indicated by the bare appearance of the outlet channel. In fact, as late as 1868 a small discharge for a few hours is reported by residents to have actually occurred, and in August, 1904, the water lacked only one foot of reaching the outlet. In August, 1914, the lake level was about three feet below the overflow channel.

**Quality of Water.** The condition of the lake water gives further indication that the lake had a fairly constant discharge through the old outlet at no very remote epoch. While it tastes slightly salty and a pond weed native to brackish waters grows in it, cattle drink it freely and large rainbow trout thrive. The following analysis of a sample of water from Goose Lake was made at the Agricultural Experimental Station at the University of California:

Analysis of Water From South End of Goose Lake.  
(Sample taken August 23, 1904, by S. G. Bennett.)

	Grains per gallon	Parts per 100,000
Potassium sulphate (very small)-----	18.06	30.91
Sodium sulphate -----		
Sodium chloride (common salt)-----	7.02	12.02
Sodium carbonate (sal soda)-----	30.90	52.89
Calcium and magnesium carbonates, etc. (small)-----	6.99	11.96
Calcium sulphate (gypsum) trace-----		
Silica (chiefly) -----	3.79	6.48
Organic matter, large, and chemically combined water--		
Totals -----	66.76	114.26

This result shows that the water is unfit for domestic and irrigation purposes.  
(Signed) GEO. E. COLBY.

**Lake Elevations, Areas and Capacities.** These are given below, all being referred to the water surface of August, 1904, when the lake was sounded and assumed to be 4,800 feet elevation. At that time the water surface was one foot below the old outlet at the south end of the lake. The maximum area of the lake at elevation 4,801 feet, the apparent elevation of the old outlet, is about 61 square miles in Oregon and 125 square miles in California; a total of 186 square miles, or approximately 119,000 acres.

Areas and Capacities.\*

At elevation	Area water surface		Capacity, acre feet
	Square miles	Acres	
Elevation of outlet channel.....	186	119,000	2,217,000
6 feet below outlet.....	170	108,000	1,536,000
11 feet below outlet.....	158	101,000	1,013,000
16 feet below outlet.....	136	88,300	540,000
21 feet below outlet.....	85	54,600	183,000
26 feet below outlet.....	29	18,600	†

\*Areas and capacities published in 1912 report of California State Water Commission modified to conform with soundings made by Goose Lake Valley Irrigation Company.

†Practically nothing.

**Water Supply.** Neither the amount of inflow nor the depth of evaporation loss is definitely known, but the average lake areas, precipitation at nearby places, and records of discharge on some of the streams can be used as a basis for a study and reasonable determination of water supply conditions. The annual replenishment is the sum of the net supply which the watershed around the lake delivers plus the direct precipitation on the lake surface. This is balanced by the average evaporation loss.

The ten-year record of precipitation at Alturas, Cal., which lies sixteen miles south of the lake, averaging 13 inches in depth, should be given most consideration because this station is located in the open valley away from any disturbing topographic influences. A long record at Lakeview, Ore., two miles northeast of the lake, averages 17 inches, but this station is situated at the base of the mountains and consequently receives a relatively greater precipitation. With the records at these stations as a basis, 14 inches has been assumed as the average annual precipitation over Goose Lake.

Local information indicates that probably the mean water level has averaged fully three feet below the outlet channel during the past fifty years, with a corresponding water area of about 112,000 acres, or about 175 square miles. The tributary land drainage has, therefore, been approximately 1,100 minus 175, or 925 square miles. The entire east side and the north and northwest portions of the drainage are mainly well timbered mountains which receive a relatively high precipitation. Records of run-off are available from Drews, Cottonwood, Thomas and Dog creeks, all of which are in Oregon. Fandango, Lassen and Davis creeks are the principal streams that flow into Goose Lake from the Warner Mountains. All of the above streams drain the eastern, northern and northwestern slopes. The conditions of precipitation and run-off in southern and southwestern portions of the drainage area are, however, quite uncertain and no actual measurements of flow exist.

**Metered Stream Flow.** A summary of the annual discharge of Cottonwood Creek, near Lakeview, Ore., 1908-1914 (drainage area thirty square miles), is as follows:

Season	Acre feet
1908-09 -----	*26,400
1909-10 -----	25,100
1910-11 -----	29,300
1911-12 -----	22,100
1912-13 -----	15,700
1913-14 -----	27,300
Mean -----	24,320

\*Partly estimated.

The average run-off during this period was slightly below normal. It may be assumed that the average annual discharge of Cottonwood Creek amounts to about 25,000 acre feet, or 833 acre feet per square mile of drainage area.

A summary of all available discharge of Drews Creek near Lakeview, Ore. (drainage area 211 square miles), follows:

Season	Acre feet
1908-09 -----	*105,000
1909-10 -----	89,200
1910-11 -----	81,800
1911-12 -----	41,300
1912-13 -----	47,000
1913-14 -----	91,600
Mean -----	75,900

\*Partly estimated.

It is probable that a longer record of run-off would give a mean run-off of 80,000 acre feet annually, or 380 acre feet per square mile of drainage area for Drews Creek.

The annual discharge of Thomas Creek near Lakeview is as follows. The area of the watershed is about 30 square miles.

Season	Acre feet
1911-12 -----	*12,800
1912-13 -----	10,300
1913-14 -----	18,100
Mean -----	13,700

\*Partly estimated.

It is assumed that a more probable mean is 14,000 acre feet, or 467 acre feet per square mile for Thomas Creek.

The complete discharge from the metered mountain watershed is as follows:

	Drainage area, square miles	Total discharge, acre feet
Cottonwood Creek .....	30	25,000
Drews Creek .....	211	80,000
Thomas Creek .....	30	14,000
Totals .....	271	119,000

Average run-off per square mile equals 440 acre feet.

**Unmetered Run-off.** The additional mountain area of 200 square miles, located largely in the Warner Mountains, averages somewhat higher in elevation and is more productive of run-off per square mile, and for it an average of 500 acre feet per square mile, or 100,000 acre feet total has been assumed. For the valley and bench land area, consisting of 455 square miles, mostly along the north side, a mean run-off of 200 acre feet per square mile, or approximately 90,000 acre feet total is considered a fair assumption.

**Summary of Existing Conditions.** It is not known how much of the stream flow is disposed of in irrigation uses, evaporation from lands, etc., around the lake, but during recent years it probably has averaged not less than 40,000 acre feet. With this basis, which is necessarily only approximate, the following summary may be accepted as a rough indication of water supply and water usage and loss that have probably existed for the past twenty years.

	Acre feet
Supply from metered streams—	
Cottonwood Creek .....	25,000
Drews Creek .....	80,000
Thomas Creek .....	14,000
Supply from 200 square miles mountains, unmetered.....	100,000
Supply from 455 square miles valley lands and plateau.....	90,000
Total gross supply from area around lake.....	309,000
Deduct for irrigation uses.....	40,000
Total supply from marginal lands.....	269,000
Supply from direct precipitation on lake surface, 175 square miles or 112,000 acres multiplied by 14 inches equals.....	131,000
Total average net supply received annually into Goose Lake....	400,000

Of this supply nearly 70 per cent is received from the land areas tributary to the lake, while about 30 per cent is from direct precipita-



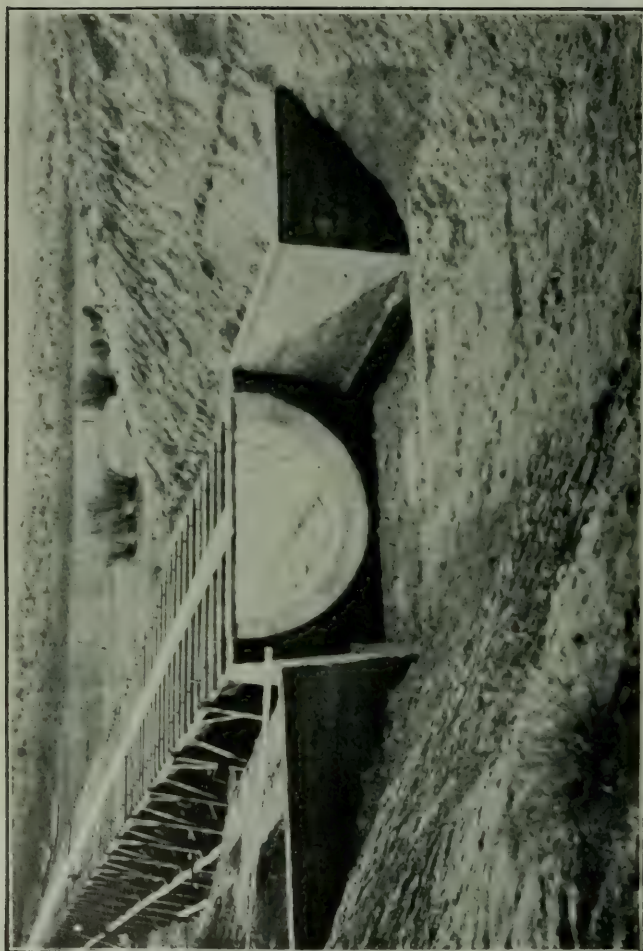
tion on the lake. The total evaporation loss, amounting to 400,000 acre feet over an area of 112,000 acres, indicates that the annual depth of evaporation on the lake is approximately 42 inches, a deduction that apparently is supported by observations made a few years ago at Tule Lake, a body of water of almost equal size but at a somewhat lower elevation and situated about 45 miles due west of Goose Lake.

**Probable Changed Condition of Inflow Due to Irrigation.** An irrigation project contemplating the watering of a large body of land north and northwest of the lake is now under construction. A reservoir of 60,000 acre feet capacity has been built on Drews Creek (the most important tributary of the lake), and other possibilities of 30,000 acre feet storage on Cottonwood Creek and 35,000 acre feet on other tributaries are under consideration. The company promoting the irrigation development claims to have storage sites of aggregate capacity of 125,000 acre feet, and other known sites may bring the total up to 150,000 acre feet. It is uncertain how much irrigable land around the lake not yet watered exists; it is believed, however, to exceed 100,000 acres in extent. If such an area be irrigated in the next few years it is fair to assume that not less than 130,000 acre feet will be permanently withheld from the lake and that the situation as to lake conditions would be as follows:

		Acre feet
Supply from streams.....		309,000
Deduct for irrigation.....	130,000 40,000	
		170,000
Total supply from marginal lands.....		139,000

An acre of lake surface receives approximately 1.2 feet of rainfall and loses 3.6 feet by evaporation, the net loss being about 2.4 feet per annum. An inflow of 139,000 acre feet will therefore require a water surface of 139,000 divided by 2.4 to dispose of such a supply by evaporation. This will mean the lake would shrink to about 60,000 acres, or one-half its present size. Such a shrinkage would, however, lay bare a marginal area of about 50,000 acres, which in turn would yield a run-off instead of a net loss, as at present. It would be unprofitable to attempt to compute an exact balance between these items, as precise determination is impossible, under the roughly approximate premises alone possible. It is, however, apparent that a lake area of a little less than 70,000 acres would result from the application of the assumptions given above on the irrigation of 100,000 acres of new lands marginal to the lake.

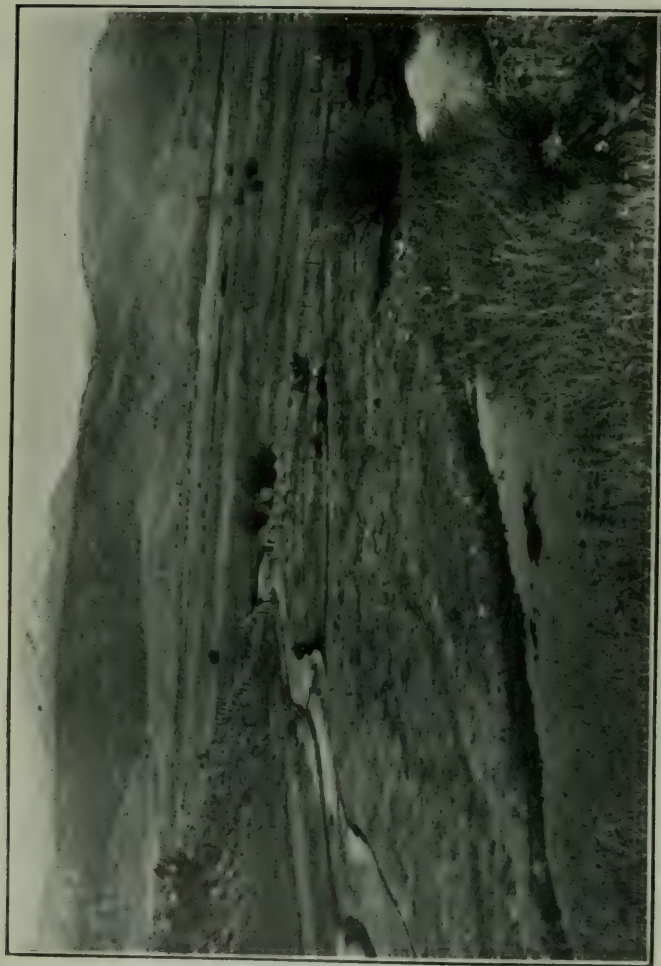




IRRIGATION WORKS IN NORTH PART OF GOOSE LAKE BASIN.







JESS VALLEY RESERVOIR SITE.

Neglecting consideration of future increase in irrigated marginal lands, it can readily be deduced what will be the net yield of the lake basin if the lake be lowered to different levels. Under the assumptions and deductions that have been made as to the yields of the tributary areas and evaporation losses an acre of marginal land is assumed to yield about 0.3 acre feet of run-off per annum, and an acre of lake to occasion a net loss of 2.4 acre feet. If, therefore, the lake surface be reduced by an acre the net yield of the basin will be increased by 0.3 plus 2.4 acre feet, for the reason that a net loss of 2.4 acre feet will be changed to a net gain of 0.3 acre feet. A reduction of lake area of 10,000 acres will therefore enable a draft of 27,000 acre feet to be made. The following table gives the possible annual drafts with the lake maintained at different average levels.

Elevation	Acreage of lake	Possible draft, acre feet
0 feet -----	119,000	0
3 feet below -----	112,000	0
6 feet below -----	108,000	11,000
11 feet below -----	101,000	32,000
16 feet below -----	88,300	64,000
21 feet below -----	54,600	155,000
26 feet below -----	18,600	252,000

**Possibility of Diverting a Supply From Goose Lake for the Pit Basin.** On Plate 13 is shown a profile of a canal cut through the lake outlet whereby the lake supply could be drawn down upwards of 20 feet below its present level. The subgrade of the canal is set at 26 feet below present lake level at its upper end, it being assumed that the canal would operate with a water depth of 8 feet at that point, drawing the lake down to 18 feet below its present level. This would enable a draft of about 150,000 acre feet per annum to be made, reducing the lake level to less than 55,000 acres. Such a canal would have a length of about 20 miles. The excavation would average 40 feet in depth for five miles and would total about 5,500,000 cubic yards. Assuming an average price of 25 cents per cubic yard for earth and \$1.00 for rock excavation, and assuming further, in the absence of definite knowledge of subsurface conditions, that about one quarter of the excavation will be rock, or say an average excavation cost of 50 cents per cubic yard, then the total cost of excavation will be \$2,750,000. With incidentals, cost of structures and engineering added, the total will easily read \$3,500,000. The cost of this supply would therefore be about \$23 per acre foot. There is little probability that these unit prices could be substantially improved by an adjustment of the canal gradient or depth of cut. These figures are submitted to illustrate that from the economic standpoint any plan involving lowering the lake outlet is not

desirable. As a matter for practical consideration, however, such a plan has no place. It has been shown that plans for irrigating marginal lands to the lake in Oregon are well advanced in construction and that an ultimate draft of 130,000 acre feet on tributary streams may be expected in the next few years, which will of itself tend to reduce the lake level to about 18 feet below its present elevation. Without attempting to discuss what will be the effect of a lowering of 18 feet of this interstate navigable body of water from the standpoint of legality or of riparian damage, it is clear that a further lowering of the lake for the purpose of watering lands in California would involve interference with rights and priorities already established or well advanced toward establishment, as well as interstate complications.

Acts passed by Congress and by the states of California and Oregon in 1905 and 1906 contemplate the possible lowering of the water level of Goose Lake and the reclamation of a part of the lake bed. At the time the legislation was passed the deepening of the lake outlet by a cut was considered as a practical plan and little irrigation was in contemplation along the marginal lands in Oregon. The studies here made indicate that the lowering of the lake level must be a logical and certain result of the irrigation development in Oregon and that deepening the lake outlet is unnecessary for the purpose of reclaiming the lake bed.

**Canal Along Base of Warners to North Fork of Pit River.** There is a possible plan of constructing a canal some 35 miles along the east side of Goose Lake, into which the drainage of about 150 square miles of the Warner Mountains might be collected and diverted into the North Fork of Pit River. Such a canal might deliver 20,000 to 50,000 acre feet of unappropriated water annually, depending on the size of canal constructed and whether lined or unlined, at an expense of about \$25 per acre foot. As this supply would be mainly obtained during winter and spring, storage on the Pit or elsewhere would add about \$10 per acre foot, making the total cost \$35 per acre foot. This canal would have the one advantage of providing a supply of water of unquestionable quality, and during summer might be used to some extent for local distribution.

**Summary.** Any irrigation supply obtained directly from the lake would be of doubtful quality, and its acquisition would be surrounded by legal and practical difficulties of an insuperable character. The only scheme of practicability for using water from Goose Lake basin is by the plan of a diversion or intercepting canal along the base of the Warners supplemented by a reservoir for storage purposes at some point in the Pit basin. This plan at \$35 per acre foot is not at all attractive. All things considered, a supply for the Pit basin from this source is infeasible.

## STORAGE POSSIBILITIES IN THE BASIN.

### GENERAL STATEMENT.

The drainage basin of the Pit contains a number of valleys admirably shaped for storage purposes, having narrow gorge-like outlets across which dams of moderate size would impound large bodies of water.

The somewhat unusual conditions obtaining in the upper part of this basin are that the available storage capacity is, out of all proportion, in excess of the run-off. Assuming that dams of the heights proposed are practicable (as appears probable), it is possible to impound at the various sites many times the amount of maximum run-off even of the main river.

A dam only 100 feet high at the outlet of Big Valley would create storage of 3,200,000 acre feet, while the maximum discharge on record is only 1,400,000 acre feet in a single year, and the mean discharge is only about 430,000 acre feet per annum. A dam 70 feet high at the outlet of Warm Springs Valley would store 560,000 acre feet, while the average flow of the stream is probably not more than 220,000 acre feet. A 100-foot dam at Round Valley would create storage capacity of 185,000 acre feet, with an average annual stream discharge of probably less than 70,000 acre feet. Again, a 100-foot dam at Jess Valley would give about 245,000 acre feet of storage, for an average discharge of about 50,000 acre feet.

There is yet another large reservoir site at Fall River Mills and McArthur, where a 90-foot dam would impound 650,000 acre feet in Pit and Fall River valleys, which storage could be almost indefinitely increased by moderate increases in the height of the dam.

The problem in this region is not to find storage sites, which are abundant, but to determine the economic extent to which storage can be developed and the best location for each storage. Plate 14 shows the location of all reservoir sites herein discussed.

A report on the Iron Canyon project, issued by the Reclamation Service in November, 1914, deals with the question of storage in the upper Pit Basin for the use and benefit of lands along the Sacramento River below the mouth of the Pit. This report shows that storage on the Pit above Pitville is both unsuitable and uneconomical from the standpoint of usage on Sacramento Valley lands or for flood control purposes on the Sacramento River. It shows, in addition, that storage for irrigation for the benefit of Sacramento Valley lands is feasible at the Fall River Mills site, but less desirable than storage lower down the river.



The findings of this investigation go to substantiate the conclusions reached in the report on the Iron Canyon project as to the undesirability of Pit River supplies and storage for Sacramento Valley uses. In this report, therefore, no consideration has been given to uses or requirements along the Sacramento River.

It is of the highest importance to bear in mind these limitations, which are further illustrated by the fact that the average annual discharge of the entire Pit River at Big Valley is only 430,000 acre feet, an amount which, if it were possible to wholly conserve and utilize, without any evaporation or other losses, would probably only be sufficient to irrigate about 200,000 acres of land. It is, however, well known that any practical developments of Pit River supplies must necessarily entail heavy losses from evaporation and seepage in the reservoirs and canals, and moreover at times a large part of the flood waters that can not profitably be stored must be wasted. It is, therefore, a physical impossibility to develop a dependable storage supply in the upper valley of more than about one third of the above quantity. During the four year period from 1898 to 1901, inclusive, it is estimated the average yield from Pit River at Big Valley was only about 150,000 acre feet, or not more than enough if fully conserved without losses to irrigate more than about 75,000 acres in addition to present developments, but with such losses as are unavoidable in any system the possible area for development must be very much smaller even than that.

These general figures are submitted to show that the entire supply of Pit River above Pitville practical for utilization is at best scanty and should be used on lands in the Pit River basin, if such are available.

All reservoir sites in Pit River basin which might possibly be used to augment the summer flow available for irrigation are considered here in detail. These sites are Jess and West valleys on the South Fork of Pit River, Round Valley on Ash Creek, Big and Warm Springs valleys on Pit River, and also Dixie and Little valleys on Horse Creek, Widow Valley west of Lookout and Big Springs on Hat Creek. In addition, the possibility of utilizing sites on the plateau in the vicinity of Alturas, including Delta Lake, Crooks Canyon and Big Sage and a succession of very small storage sites along Pit River and other streams where lands are of low agricultural value, are considered.

#### **GENERAL FEATURES OF CONSTRUCTION.**

No attempt has been made in this investigation to make borings at the various dam sites or to undertake any elaborate study to determine feasibility of construction at any given point. A careful superficial examination and survey has been made at each point, supplemented occasionally by a few test pits through the surface material. The dams under consideration in this report are of moderate heights and dimensions, and their construction may be reasonably assumed

as practicable, within the estimated costs, unless very exceptional and unfavorable conditions should be disclosed by a final examination.

At all dam sites the formations are of volcanic origin and consist of successive flows of basaltic lava rock, more or less free from tuff and other eruptive materials, or of fairly extensive beds of tuff. At some sites these general formations are both in evidence. The basaltic lava rock is hard and usually weighs 165 to 170 pounds per cubic foot, but the formations are generally very much broken and shattered and, as a consequence, liable to furnish a foundation that is not sufficiently homogeneous to give a uniform bearing, if subjected to large unit pressure, and also one which will permit of considerable leakage.

At some sites, where the flows are of great thickness and fairly massive in character, conditions might be considered favorable for the construction of a masonry dam of moderate height. Two considerations, however, make such dams undesirable. The first objection to a masonry dam is that it lacks elasticity, and is therefore at a disadvantage under conditions likely to arise in this region, where earthquake shocks may be expected, and many of the sites are liable to be located on the axis of fault lines along which movements of the earth's crust are usually most serious. The second objection to such a dam would be the expense of cement. In addition to high railroad charges for freight, a wagon haul of 25 to 50 miles generally over mountain roads is required to reach the dam sites. It is advisable, therefore, to limit the design of dams to types which make maximum use of local materials. Either an earth or rock-fill dam, or a combination of both, meets the requirements of elasticity and minimum expense of transportation.

## **EARTH DAMS.**

Where the formations are mostly tuff, the absence of rock in reasonable quantity prevents consideration of a rock-fill dam. Good earth material is found reasonably near all sites of this character where earth dams are proposed. Their upstream face is designed on a slope of 3 horizontal to 1 vertical, the downstream face 2 horizontal to 1 vertical, with 20-foot crest and the top of dam usually about 10 feet above high water level. Such a dam requires a liberal spillway to carry surplus flood waters from the reservoir without encroaching unduly on the freeboard. A concrete outlet conduit, leading from a concrete gate tower, is used to regulate deliveries of stored water from the reservoir. Riprap facing, 12 to 18 inches thick, is provided for the upstream slope. A very important feature of dams of this kind is the cut-off wall, in cases where one is necessary. This should extend to a sufficient distance under the dam and into the abutments where there is a possibility of dangerous leakage.

## **EARTH AND ROCK DAMS.**

Where the foundations are of basaltic lava rock an earth and rock-fill dam furnishes a structure which can be constructed of the materials available near each of these sites. The rock-fill is built compactly with upstream slopes of  $1\frac{1}{4}$  horizontal to 1 vertical, and downstream slope of  $1\frac{1}{2}$  horizontal to 1 vertical, with top width of about 15 feet. The earth embankment is built as a facing over and against the upstream slope of the rock fill. The upstream slope of the earth facing is designed as 3 horizontal to 1 vertical with 5 feet top width. In this structure the impervious earth facing serves to prevent the escape of leakage while the rock fill withstands whatever pressure may be exerted. The rock fill likewise provides ample and safe drainage for leakage that may escape through or under the earth embankment. As such dams would be constructed on bedrock, generally it would not be necessary to provide for an extensive cut-off wall. All the other features proposed for earth dams, such as a wasteway, gate tower, outlet conduit and riprap facing are likewise needed for the earth and rock-fill dam.

## **PRICES USED IN ESTIMATES.**

The value of all lands that would be submerged has been estimated on a liberal basis. The full market value has been ascertained, so far as possible, from owners or settlers in the locality and others well informed about local land values. In addition, an allowance has been made for the purchase of marginal lands in excess of the areas actually submerged, so as to include odd portions of ranches that would be rendered inaccessible, undesirable or worthless.

Except for team work, which should be low in cost on account of the abundance of cheap hay and grain in this region, construction costs will generally be high. All materials that it is necessary to ship in, such as cement, and all labor and equipment, will be expensive on account of the great distances from the large market and labor centers. On this account it is advisable to make estimates of unit cost sufficiently liberal. In addition, an overhead charge of 25 per cent is added for engineering and contingencies.

## **JESS VALLEY RESERVOIR SITE.**

**Location and Description.** Jess Valley reservoir site occupies the lower 2,500 acres of Jess Valley, a small mountain-bound valley of the Warner Range 20 miles southeast of Alturas and 12 miles east of Likely. Mill, East and Harvey creeks, small perennial streams of the Warner Mountains, join at the valley outlet, forming the headwaters of the South Fork of Pit River.

A well defined shore line at about elevation 5,200 feet is in evidence around practically the entire site, indicating the existence of a lake at some former era before the valley outlet had been cut down to its



present stage. The hills rise sharply along the west, while at the east the steep outwash slopes from the mountains extend over the flat valley floor.

Until recently the lower or western part of the valley near the outlet has been swampy, but the excavation of ditches is rapidly converting this swamp into hay land. The rocky washes from the mountains make the eastern portion of the reservoir site suitable for pasturage only. The central part of the basin is meadow land, which produces hay and fall pasturage. Most of the area is in the ownership of one company. About 100 acres of swamp remains in public ownership.

**Water Supply.** Ninety-one square miles of drainage from the highest portions of the Warner Mountains contribute run-off to the Jess Valley reservoir site. The elevations of the drainage area range from 5,100 feet at Jess Valley to practically 10,000 feet at Eagle Peak, the highest point in the Warners. It is estimated that the annual precipitation over this area varies from 24 to 30 inches, most of which occurs in the form of snow. Much of the run-off is absorbed into the underlying porous formations from which it issues later as springs. As a result the streams that discharge into Jess Valley have a remarkably well regulated flow, and are not subject to large floods in spring or failure in dry years.

From January to September, 1904, inclusive, the estimated discharge of South Fork of Pit River at the Jess Valley damsite was 63,600 acre feet. For the entire year 1904-5 the estimated discharge was 42,800 acre feet. With an approximate record of two years only, the first of which was excessively wet, it is not possible to accurately determine the average annual run-off. However, it is known that in 1904-5 the run-off of the Pit above Bieber was only 70 per cent of normal. As the streams which discharge into Jess Valley are fed by large springs which issue from the porous formations of the Warner Mountains, while much of the drainage tributary to the Pit at Bieber is furnished by flat adobe-capped plateau areas which give a relatively low discharge in years below normal in run-off, it is reasonable to assume that the deficiency in the flow of the Pit at Bieber in 1904-5 was due largely to the plateau areas. It is probable that the run-off of South Fork at Jess Valley in 1904-5 was about 90 per cent of normal. On such a basis the average annual run-off is approximately 42,800 divided by .90, or 48,000 acre feet. On account of underground storage conditions the flow in driest years probably does not fall much below 40,000 acre feet. The extremely large run-off of 1903-4 which would have totaled about 70,000 acre feet for the entire year, may be considered one of maximum discharge which is seldom, if ever, exceeded.

A reconnaissance was made to determine the feasibility of increasing the drainage area by diverting Parsnip Creek, the best stream of West



Valley, over into Jess Valley. It was found that such a diversion could be made very easily by a ditch only 2,500 feet long where the outlet of Blue Lake and springs below the lake join Parsnip Creek on the McGarva ranch. In fact, a small ditch had once been constructed along this location to divert water to lands in Jess Valley. The total construction cost of adding this supply to Jess Valley reservoir would probably not exceed \$2,500, and it is estimated that in the seven months of the year during which the flow of this stream is not used, a total run-off of about 7,000 acre feet would be obtained. This water supply is very dependable as most of it is from springs.

Of the total average run-off of the South Fork of Pit River from Jess Valley, thus estimated at 48,000 acre feet, about 15,000 acre feet, probably the normal discharge during the irrigation season, is now used in South Fork Valley, leaving 33,000 acre feet unappropriated. With the 7,000 acre feet available by diversion from Parsnip Creek, the total unappropriated run-off would amount to about 40,000 acre feet. The annual precipitation at the reservoir site is about 24 inches in depth, and the irrigation uses and the water and soil evaporation losses amount to fully 36 inches in depth annually. Evaporation and seepage losses over the average water surface of a reservoir should not exceed an annual depth of 40 inches. It seems safe, therefore, to assume that for an average water surface of about 1,600 acres, which is approximately the present swamp and hay land area, all loss in evaporation and seepage will be offset by precipitation that would be received directly on the water surface and by the water now used for irrigation on the lands in the reservoir site. The assumed average water surface is sufficiently liberal in area to permit of carrying in reserve a surplus of about 15,000 acre feet for use in dry years. The net available supply from the reservoir will therefore be estimated at 40,000 acre feet.

**Damsites.** Along the first 3,000 feet or more at the head of the outlet from Jess Valley there are a number of possible damsites. Near the upper end the low rounded hills at either side are mostly tuff formation and the canyon is free from debris. The width between abutments is from 300 to 500 feet. About a half mile further down the canyon walls rise much higher and the formations are mostly basaltic lava with interbedding of tuff. The debris from the cliffs above has filled the canyon to a V-shaped gorge. On the surface there is a great mass of large angular lava rock underlaid with an aggregate of tuff and smaller rock. In the first 3,000 feet of the outlet from Jess Valley the fall is about eight feet. At these sites the type of dam is limited to either an earth or earth and rock-fill. At the upper site an earth dam appears to be most suitable, as such a structure could be built directly on the alluvial fill, with only shallow stripping. A cut-off probably would be needed to stop percolation under or around the dam. The site likewise

apparently offers good opportunity for the construction of an outlet tunnel through the south abutment and for a wasteway through a low saddle well back from the dam.

The lower site is not considered favorable, as it would require much expensive excavation to remove the great mass of loose rock talus overlying the site. The expense of building an earth and rock-fill dam or an earth dam would exceed that for an earth dam at the upper site, and wasteway construction would be more difficult.

At the upper site a shallow test pit, sunk to a depth of twelve feet, encountered one foot of soil at the surface, eleven feet of tight blue clay, and water-bearing gravel at the bottom. No attempt was made to go deeper by installing a pump. This test pit gives absolutely no indication of what depth beyond twelve feet bedrock or a tight foundation might be reached, if it should be found at all at this site. It does indicate, however, that there probably would be no great difficulty in stripping enough clay from the area above the damsite for the construction of a low dam.

**Reservoir Capacity and Areas.** The following table shows the area that would be submerged and the storage for various heights of the water line above the level of the average ground surface at the dam. The corresponding elevations, assumed datum, of the water level are also given.

Height of water level above plain at dam	Elevation water surface, assumed datum	Area flooded, acres	Storage, acre feet
0 feet -----	100	0	0
2 feet -----	110	810	810
12 feet -----	120	1,730	13,500
22 feet -----	130	2,160	33,000
32 feet -----	140	2,460	56,000
42 feet -----	150	2,700	81,000
52 feet -----	160	2,880	110,000

NOTE.—The ground surface at the damsite averages about 108 feet elevation, assumed datum.

**Construction Details.** As it is proposed to carry a surplus of 15,000 acre feet in addition to the annual supply of 40,000 acre feet, storage should be provided for fully 55,000 acre feet. It will be assumed that the storage level would be 140 feet elevation, assumed datum, or 32 feet above the base of the dam. The height of the dam would be 42 feet, or 150 feet elevation, assumed datum. In the absence of definite information about the foundations, it is assumed that it will be necessary to carry a well-timbered trench to an average depth of 40 feet and to refill this trench with clay puddle. The probability of encountering a large volume of water in this excavation

would make the unit cost high. North of the Flernoy ranch house, one mile east, a pit of excellent wash gravel, which has been opened up for surfacing of roads, would be very suitable for use in concrete.

Such equipment, materials and supplies as it would be necessary to ship for this work could be delivered at Likely, twelve miles west, on the N. C. O. Railway. The haul by team would be about fifteen miles.

#### Estimates of Cost.

Stripping 2,000 cubic yards at 25 cents-----	\$500	
Excavation of cut-off—		
Bottom, 5,000 cubic yards at \$3-----	15,000	
Sides, 2,000 cubic yards at \$1-----	2,000	
Clay puddle, 7,000 cubic yards at \$1-----	7,000	
Earth embankment, 72,000 cubic yards at 50 cents-----	36,000	
Riprap, 1 foot thick, 2,000 cubic yards at \$3-----	6,000	
Outlet tunnel, lined, 250 cubic feet per second capacity, 400 feet at \$25-----	10,000	
Gate tower and gates-----	6,000	
Wasteway, 2,500 cubic feet per second capacity—		
Excavation, 10,000 cubic yards at 75 cents-----	7,500	
Concrete, 600 cubic yards at \$12.50-----	7,500	
Road construction-----	1,000	
Diversion canal from Parsnip Creek-----	2,500	
<hr/>		
Total cost of construction-----	\$100,000	
Engineering and contingencies at 25 per cent-----	25,000	
<hr/>		
Total-----		\$125,000
Land and damages, including overhead expense—2,460 acres submerged; 3,200 acres purchased—		
2,000 acres of hay land and improvements at \$30-----	\$60,000	
1,200 acres pasture at \$15-----	18,000	
Miscellaneous damages-----	5,000	
<hr/>		
Total lands and damages-----		\$83,000
Total cost of storage-----		\$208,000

On the basis of 40,000 acre feet net annual supply, the cost of storage would be \$5.20 per acre foot.

#### WEST VALLEY RESERVOIR SITE.

In 1904-05 the run-off past the West Valley reservoir site was 17,100 acre feet. The normal annual run-off probably amounts to 19,000 acre feet, as 1904-05 was about 10 per cent below normal for streams tributary to the upper Pit which are fed largely by springs. Recently Tule Marsh has been converted into a reservoir and additional drainage from some 50 square miles on upper Cedar Creek diverted into it. This water is carried to Madeline Plains, where it is used for irrigation of lands in the vicinity of Madeline. It is probable this development has withdrawn about 7,000 acre feet from the drainage tributary to West Valley.



A storage development of 12,000 to 15,000 acre feet in West Valley, where the land values destroyed and the construction costs would be comparable with those of Jess Valley, making the unit cost of storage fully three times as high, would certainly not be practicable. It is better to divert upper Parsnip Creek, a tributary of West Valley Creek, into Jess Valley Reservoir, and make that development as favorable as possible.

### WARM SPRINGS VALLEY RESERVOIR SITE.

**Location and Description.** The Warm Springs Valley Reservoir site is located west of Alturas below the junction of North and South forks of Pit River. The small settlement of Canby is located at the north side of this site. The area that would be submerged by storage consists mostly of a long narrow strip of hay and grain land adjacent to Pit River extending some 10 to 20 miles in length, depending on how large a storage might be developed. The hill slopes at either side of the valley are now used for pasture or dry farming. The average elevation of this reservoir site is about 4,400 feet. The valley area is generally poorly developed agriculturally on account of unsatisfactory water supply conditions.

In 1904 a topographic survey of the reservoir site was made by the United States Reclamation Service. The following table shows the areas that would be flooded and the storage secured at various levels above the stream bed at the damsite:

Height of water level	Area flooded (acres)	Storage capacity (acre-feet)
0 feet -----	0	0
10 feet -----	78	261
20 feet -----	641	3,860
30 feet -----	2,920	21,700
40 feet -----	7,470	73,700
50 feet -----	13,000	176,000
60 feet -----	19,400	338,000
70 feet -----	24,700	559,000

**Water Supply.** The drainage area tributary to this site includes about 1,500 square miles, about one-fourth of which comprises a portion of the westerly slope of the Warner Range and the mountains south of Canby. These mountain areas, ranging from 6,000 to 10,000 feet in elevation, receive a precipitation of 18 to 30 inches. Their run-off is of a very dependable character, as the streams are mainly fed by springs which issue from large underground storage. Little of the discharge from these mountain streams, however, reaches Pit River at Canby during late spring or summer, as practically the entire flow at such times is used for irrigation on lands higher up on the Pit and its



tributaries. The other part of the drainage area, consisting of valley and plateau, lies at elevations from 4,300 to 6,000 feet, and probably the annual precipitation on these areas is not more than 13 to 18 inches. The run-off ordinarily is relatively small and not dependable, while in dry years it is liable to fail completely.

Records of run-off on Pit River near Canby were made during 1904-05, a period too short to indicate directly the mean discharge of this flashy stream. By comparing this record with that of the Pit below Bieber, where a gaging station was maintained for a longer time, and where a reasonable relationship with the annual discharge on the Sacramento at Red Bluff has been established, by analogy a similar estimate or assumption of discharge at Canby for a long period can also be made. A comparison of the flows on the Pit at Canby and at Bieber during the only period of actual measured record is as follows:

Run-off in Acre Feet.

	Pit at Canby (1)	Pit at Bieber (2)	Ratio of flow (1 to 2)
1904-January to September-----	665,000	1,210,000	55%
1904-05-----	165,000	303,000	54%
1905-October to December-----	15,600	29,300	53%
Entire period-----	846,000	1,540,000	55%

The close agreement of the relative discharge at these two stations for these two years, the first of which furnished an excessive run-off and the second about 70 per cent of normal, although probably largely accidental, does to some degree justify the only conclusion possible on the data at hand, viz. that the flow of the Pit at Canby probably is about one-half of that at Bieber. Likewise the drainage area above Canby is approximately one-half that above Bieber.

It has been determined that the annual discharge of the Pit at Bieber varies from 2.4 to 8.8 per cent of that of the Sacramento at Red Bluff, the lower percentage corresponding with years of low run-off on the Sacramento. Such a relationship seems reasonable, for the great flat plateau area tributary to the upper Pit has a very great variation in run-off in wet and dry years, while the large perennial spring-fed streams which begin with Fall River and end with the McCloud contribute an extremely well sustained flow at all times to the Sacramento.

The following tabulation shows the probable run-off on the Pit at Canby during the past 19 years:

	Estimated run-off, Pit at Bleher, in acre feet	Estimated run-off, Pit at Canby, in acre feet
1895-96 -----	<sup>1</sup> 470,000	<sup>1</sup> 258,000
1896-97 -----	<sup>1</sup> 404,000	<sup>1</sup> 222,000
1897-98 -----	<sup>1</sup> 60,000	<sup>1</sup> 33,000
1898-99 -----	<sup>1</sup> 87,000	<sup>1</sup> 48,000
1899-1900 -----	<sup>1</sup> 213,000	<sup>1</sup> 117,000
1900-01 -----	<sup>1</sup> 239,000	<sup>1</sup> 131,000
1901-02 -----	<sup>1</sup> 497,000	<sup>1</sup> 273,000
1902-03 -----	<sup>1</sup> 302,000	<sup>1</sup> 166,000
1903-04 -----	<sup>2</sup> 1,400,000	<sup>2</sup> 770,000
1904-05 -----	<sup>3</sup> 303,000	<sup>3</sup> 165,000
1905-06 -----	<sup>3</sup> 755,000	<sup>3</sup> 415,000
1906-07 -----	<sup>3</sup> 1,110,000	<sup>3</sup> 610,000
1907-08 -----	<sup>3</sup> 187,000	<sup>3</sup> 103,000
1908-09 -----	<sup>3</sup> 858,000	<sup>3</sup> 472,000
1909-10 -----	<sup>3</sup> 241,000	<sup>3</sup> 133,000
1910-11 -----	<sup>3</sup> 337,000	<sup>3</sup> 185,000
1911-12 -----	<sup>3</sup> 102,000	<sup>3</sup> 56,000
1912-13 -----	<sup>3</sup> 103,000	<sup>3</sup> 57,000
1913-14 -----	<sup>4</sup> 617,000	<sup>3</sup> 340,000
Average for 19 years -----	436,000	240,000

NOTE.—In compiling the above table advantage has been taken of additional data available since the publication of the Iron Canyon project report of 1914.

<sup>1</sup>Estimated.

<sup>2</sup>Partly estimated.

<sup>3</sup>Actual record.

<sup>4</sup>Mostly actual record.

Should Warm Springs Valley be used as a reservoir site there probably would be not more than 25,000 to 30,000 acre feet of storage developed for lands above. With allowance for return waters the net reduction in run-off would be about 20,000 acre feet. In addition, at least 5,000 acre feet of the stream flow is now used in Big Valley above and below Lookout for irrigation in early spring. It would, therefore, probably be safe to use this nineteen-year record of discharge of the Pit at Canby as a basis for determining the supplies available for storage, only after having reduced the gross run-off of each year to the extent of 25,000 acre feet.

In examining the nineteen-year record it will be observed that there were two dry periods of two years each when it would have been necessary to draw on the storage previously accumulated to provide for a net water supply of 45,000 to 50,000 acre feet, the amount which

may be obtained from Round Valley. Considering these two dry periods and the year preceding each we have:

	Gross run-off on Pit at Canby	Reduction due to other appropriations	Net run-off available for storage
1896-97 -----	222,000	25,000	197,000
1897-98 -----	33,000	25,000	8,000
1898-99 -----	48,000	25,000	23,000
Totals -----	303,000	75,000	228,000
Average -----	101,000	25,000	76,000
1910-11 -----	185,000	25,000	160,000
1911-12 -----	56,000	25,000	31,000
1912-13 -----	57,000	25,000	32,000
Totals -----	298,000	75,000	223,000
Average -----	96,000	25,000	77,700

Under conditions of the first dry period of 1897-99 it would be possible to obtain a net annual yield of 45,000 acre feet by using the surplus from 1896-97. The average water surface would be about 8,000 acres in area, and with an annual evaporation and seepage loss amounting to about 3.75 feet depth annually over the water surface, approximately 90,000 acre feet, or over one-third of the entire water supply, would be lost in evaporation and seepage. The maximum area flooded, at the beginning of the irrigation season of 1896-97, would be 12,000 acres. For the second dry period of 1911-13 a net annual yield of 50,000 acre feet could be obtained by holding all surplus storage from 1910-11. The average area flooded would be 7,000 acres, the maximum 11,500 acres. In this case about 80,000 acre feet, or over one-third of the total water supply would be lost in evaporation and seepage. It appears, therefore, that to secure a safe net annual yield of 45,000 to 50,000 acre feet it will be necessary to provide a storage of about 150,000 acre feet, flooding 12,000 acres of land.

By providing a larger storage capacity and flooding a larger area, carrying over storage from two or three preceding years, a greater yield can be obtained. The available supply of the four years 1895-96 to 1898-99 is as follows:

	Gross run-off	Reduction due to other appropriations	Net run-off available for storage
1895-96 -----	258,000	25,000	233,000
1896-97 -----	222,000	25,000	197,000
1897-98 -----	33,000	25,000	8,000
1898-99 -----	48,000	25,000	23,000
Totals -----	561,000	100,000	461,000
Average -----	138,000	25,000	115,000

An average water surface of 11,500 acres would dispose of about 172,000 acre feet, or over one-third of the total supply and the safe annual yield would be about 70,000 acre feet. For such a storage a basin of 300,000 acre feet flooding 18,000 acres would be required.

Assuming, as a favorable condition, that at the beginning of the irrigation season of 1894-95, 300,000 acre feet of a full storage capacity of 350,000 acre feet remained on hand, the supplies available would be:

Storage at beginning of irrigation season run-off	Acre feet
1894-95 -----	300,000
1895-96 -----	233,000
1896-97 -----	197,000
1897-98 -----	8,000
1898-99 -----	23,000
Total -----	761,000

Fully one-third of this supply would be lost in evaporation and seepage from an average water area of 15,000 to 16,000 acres, leaving only about 500,000 acre feet, or an annual net yield of 100,000 acre feet available for use. The maximum area flooded would be 20,000 acres.

That the conditions depicted for the above period are not unusually severe may be shown by an analysis of the period of 1908-09 to 1912-13 in which the supplies available were as follows:

	Run-off, acre feet	Run-off less 25,000 acre feet appro- priated, acre feet
1908-09 -----	472,000	447,000
1909-10 -----	133,000	103,000
1910-11 -----	185,000	160,000
1911-12 -----	56,000	31,000
1912-13 -----	57,000	32,000
Totals -----	903,000	778,000
Average -----	181,000	156,000

In this period an average evaporating surface of 16,000 acres would have disposed of 275,000 acre feet, or over one-third of the total available storage, leaving a total of 500,000 or 100,000 acre feet per year. The maximum area flooded would be 21,000 acres and a storage capacity of 400,000 acre feet would be required. The conditions of this period are, therefore, even more severe than in 1894 to 1899.

While it is probable that by carrying over storage for six to eight years a yield slightly in excess of 100,000 acre feet, possibly as much as 125,000 acre feet, might be developed by submerging a much greater



area, such a scheme would be entirely impractical. Any storage materially in excess of 400,000 acre feet would interfere seriously with drainage from South Fork and North Fork valleys, and might even require a flooding of Alturas. As it is quite evident that the cost of any storage in Warm Springs Valley is prohibitive on account of the value of the lands that would be flooded, it appears unnecessary to consider a development above 100,000, which would introduce additional serious complications. The storage possibilities may be summarized as follows:

	Acre-feet	Total storage capacity required, acre feet	Area submerged, acres
Safe annual yield -----	45,000	150,000	12,000
Safe annual yield -----	70,000	300,000	18,000
Safe annual yield -----	100,000	400,000	21,000

While the above analysis is at best but a rough approximation it indicates clearly what great losses would occur in evaporation and seepage and the large areas that it would be necessary to submerge in securing a safe annual supply of 45,000 to 100,000 acre feet.

**Damsite.** The Warm Springs Valley damsite is located about four miles southwest of Canby. At this place the Pit flows through a narrow gorge about 200 feet wide. The hills at either side consist of well exposed massive basaltic lava rock, and as this formation extends to the edge of the river bottom at both sides there seems every probability that bedrock would be found at a depth not exceeding 20 feet. The site would probably be suitable for a masonry dam, but the transportation of cement by rail and team would probably make such a structure prohibitive in cost.

**Construction Details.** A quarry can be opened at the site. All rock excavated for a wasteway channel could be used in the rock fill. Earth can be obtained for the earth facing with one-half mile haul. At several places in Warm Springs Valley good wash gravel suitable for concrete is found.

Such equipment, supplies, etc., which would be shipped could be delivered at Alturas, a station on the Northern California and Oregon Railway about 25 miles to the east. There is a fairly good road free from heavy grades from Alturas to the damsite.

#### Estimates of Cost.

These are given for reservoirs of three different capacities, as follows:

Net annual yield -----	45,000 acre feet.
Storage capacity -----	150,000 acre feet.
Area submerged -----	12,000 acres.
Area necessary to purchase -----	16,000 acres.
Height of dam -----	60 feet.
Depth of water at dam -----	48 feet.

Excavation—		
Wet, 40,000 cubic yards at \$1.50	-----	\$60,000
Dry, 10,000 cubic yards at \$1.00	-----	10,000
Embankment—		
Rock fill, 48,000 cubic yards at \$1.50	-----	72,000
Earth, 35,000 cubic yards at 60 cents	-----	18,000
Riprap, 2,500 cubic yards at \$3.00	-----	7,500
Outlet conduit, 230 linear feet at \$20.00	-----	4,600
Gate tower and gates	-----	5,000
Miscellaneous, bridge and road	-----	7,500
Total cost of construction	-----	\$184,600
Engineering and contingencies at 25 per cent	-----	46,150
Total	-----	\$230,750
Lands and damages—		
3,000 acres at \$40	-----	\$120,000
7,000 acres at \$30	-----	210,000
6,000 acres at \$15	-----	90,000
Damages	-----	10,000
Total	-----	\$660,750

For 45,000 acre feet net annual supply the cost per acre foot of storage is \$14.67.

Net annual yield	-----	70,000 acre feet.
Storage capacity	-----	300,000 acre feet.
Area submerged	-----	18,000 acres.
Area necessary to purchase	-----	25,000 acres.
Height of dam	-----	70 feet.
Depth of water at dam	-----	58 feet.
Excavations—		
Wet, 46,000 cubic yards at \$1.50	-----	\$69,000
Dry, 12,000 cubic yards at \$1.00	-----	12,000
Embankment—		
Rock fill, 80,000 cubic yards at \$1.50	-----	120,000
Earth, 50,000 cubic yards at 60 cents	-----	30,000
Riprap, 4,500 cubic yards at \$3	-----	13,500
Outlet conduit, 300 feet at \$20	-----	6,000
Gate tower and gates	-----	7,500
Miscellaneous, bridges and road	-----	7,000
Total cost of construction	-----	\$266,000
Engineering and contingencies at 25 per cent	-----	66,500
Total	-----	\$332,500
Lands and damages—		
5,000 acres bottom land at \$40	-----	\$200,000
10,000 acres grain land at \$30	-----	300,000
10,000 acres pasture land at \$15	-----	150,000
Miscellaneous damages	-----	15,000
Total	-----	\$997,500

For 70,000 acre feet net annual supply the cost per acre foot is \$14.25.

Net annual yield.....	100,000 acre feet.
Storage capacity .....	400,000 acre feet.
Area submerged .....	21,000 acres.
Area necessary to purchase.....	28,000 acres.
Height of dam.....	75 feet.
Depth of water at dam.....	63 feet.
Excavation—	
Wet, 50,000 cubic yards at \$1.50.....	\$75,000
Dry, 13,000 cubic yards at \$1.....	13,000
Embankment—	
Rock fill, 160,000 cubic yards at \$1.50.....	150,000
Earth, 70,000 cubic yards at 60 cents.....	42,000
Rip-rap, 6,000 cubic yards at \$3.....	18,000
Outlet conduit, 325 feet at \$20.....	75,000
Gate tower and gates.....	10,000
Miscellaneous, bridge and road.....	7,500
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Total cost of construction.....	\$390,500
Engineering and contingencies at 25 per cent.....	97,600
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Total .....	\$488,100
Lands and damages—	
5,500 acres bottom land at \$40.....	\$220,000
10,500 acres grain land at \$30.....	315,000
17,000 acres pasture land at \$15.....	255,000
Miscellaneous damages .....	25,000
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Total .....	\$815,000
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Total .....	\$1,303,100

On the basis of 100,000 acre feet net annual supply the cost per acre foot would be about \$13.03.

## ROUND VALLEY RESERVOIR SITE.

**Location and Description.** The Round Valley Reservoir Site is on Ash Creek, below Rush Creek, a tributary which enters from the northeast. The town of Adin, at the eastern edge of Big Valley, is less than one-half mile below the damsite.

The average elevation of this reservoir site is 4,200 feet. It consists of about 2,700 acres of grain, meadow and pasture land. Practically the entire area is in private ownership. A topographic survey of this reservoir site was made by the United States Reclamation Service in 1904, showing the areas that would be flooded and the storage that

would be impounded at various heights above the stream channel at the damsite as follows:

Height of water level	Area in acres	Total capacity in acre feet
0 feet -----	0	0
10 feet -----	65	218
20 feet -----	304	2,060
30 feet -----	528	6,220
40 feet -----	918	13,500
50 feet -----	1,430	25,200
60 feet -----	2,060	42,700
70 feet -----	2,860	67,300
80 feet -----	3,560	99,400

**Water Supply.** The drainage area is 265 square miles, ranging from 4,300 feet to 7,100 feet in elevation, over which annual precipitation is about 14 to 24 inches.

In the portion of 1904 from March 13th to September 30th the total estimated run-off was 102,000 acre feet, as compared with 55,600 for the entire year 1904-1905. The relative fluctuation is much greater than on the head of the South Fork at Jess Valley, and at the same time very much less than on the Pit at Bieber for the same period. The flow on these streams was as follows:

	March 13 to September 30, 1904 (1)	1904-05 (2)	Ratio (1) to (2)
Pit at Bieber-----	839,000	303,000	1 to 2.8
South Fork Pit at Jess Valley-----	55,000	42,800	1 to 1.3
Ash Creek at Adin-----	102,000	55,600	1 to 1.8

The flow of the Pit at Bieber was probably 30 per cent below normal in 1904-1905; that on South Fork of Pit at Jess Valley was about 10 per cent below normal. By analogy it has been deduced that the run-off of Ash Creek in 1904-1905 would be about 15 per cent below normal, the latter therefore being about 65,000 acre feet. All indications point to the probability that yields of less than 50,000 acre feet may be expected in years of drouth.

The seasonal period of greatest discharge in Ash Creek is from February to May, preceeding almost entirely the full irrigation season, consequently only a relatively small portion of the run-off is utilized under present conditions. In the season of 1904-1905 there was less than 10,000 acre feet discharge from May to September, inclusive, and it is safe to assume that this amount fully covers all appropriations for irrigation, leaving 55,000 acre feet run-off available for storage.



With a surplus storage of about 12,000 acre feet held in reserve for a single dry year, the average water surface would be about 2,000 acres. Evaporation and seepage losses of four feet annual depth would reduce the gross storage 8,000 acre feet, leaving 47,000 acre feet available for use, or enough to irrigate 23,500 acres of land on a basis of two acre feet per acre.

**Damsite.** The damsite is at the west side of Round Valley at the outlet gorge through which Ash Creek flows into Big Valley. This gorge is only 200 feet in width at the damsite. The hills are well rounded with a capping of basaltic lava, especially at the southwest. It is concluded on the basis of numerous exposed sections of the rock formation that these basaltic lava flows are in very thin sheets, at places not over a foot or two in thickness, and that the underlying formation is mostly tuff.

At the center of the damsite a test pit was sunk to a depth of 15 feet through impervious blue and yellow clay. Under the clay coarse gravel was found, and the very free flow of water from this formation prevented further progress of excavation without pumping, which was not attempted. There is, therefore, no information as to the depth bedrock or other satisfactory foundation might be found at this site, nor what the character of the foundations may be. The general configuration of the abutting hills and the narrow gorge have led to the conclusion that bedrock lies at moderate depth, perhaps not more than 20 to 30 feet below the surface. In view of the fact that lava rock appears to be superficial and apparently is invariably underlaid by tuff, particularly at the abutments, there is every prospect that the "bedrock" at this site is tuff.

**Construction Details.** An earth dam seems to be the most practicable structure for this site on account of the scarcity of other material. An ample amount of good embankment earth can be obtained in the valley floor above the damsite. In the absence of definite information as to substratum it is assumed that a satisfactory cut-off wall could be secured at an average depth not exceeding 50 feet below the ground surface. A concrete gate tower and outlet conduct of 300 second feet capacity, and a masonry lined wasteway capable of delivering a flow possibly as large as 10,000 second feet should be provided. As it is proposed to provide storage for 67,000 acre feet a dam 80 feet high would be required. The yardage in the embankment is sufficiently large to warrant an estimate of 50 cents per cubic yard for earth fill as used at Jess Valley. An upstream slope of 3 horizontal to 1 vertical, downstream slope of 2 horizontal to 1 vertical and top width of 20 feet is proposed, with the top of dam 10 feet above high water. The upstream slope of the dam would require a riprap facing about 15

inches in thickness. Gravel for concrete can be obtained from Butte Creek, one mile south of Adin, with a haul of  $1\frac{1}{2}$  miles.

All equipment and materials shipped in would probably be delivered from Madeline, on the Nevada-California-Oregon Railroad, 35 miles southeast of Adin, although with an improved road over Big Valley Mountain freight might be delivered cheaper from Bartle, the terminus of the McCloud River Railway, 70 miles west of Adin. The haul from either place would be expensive.

#### Estimate of Cost.

Stripping damsite, 8,000 cubic yards at 25 cents-----	\$2,000
Cut-off trench—	
Excavation, wet, 6,000 cubic yards at \$3-----	18,000
Excavation, dry, 2,000 cubic yards at \$1-----	2,000
Clay puddle, 8,000 cubic yards at \$1-----	8,000
Earth embankment, 175,000 cubic yards at 50 cents-----	\$7,500
Riprap, 6,000 cubic yards at \$3-----	18,000
Concrete lined outlet conduit, 375 lineal feet at \$20-----	7,500
Gate tower and gates-----	7,500
Wasteway—	
Excavation, 10,000 cubic yards at 75 cents-----	7,500
Masonry, 1,000 cubic yards at \$10-----	10,000
New roads, etc.-----	4,000
Total cost of construction-----	\$172,000
Engineering and contingencies at 25 per cent-----	43,000
Total -----	\$215,000
Lands and damages—	
2,860 acres submerged.	
4,000 acres purchased.	
2,000 acres grain and meadow land and improvements at \$40--	\$80,000
2,000 acres pasture and hill land at \$15-----	30,000
Miscellaneous damages -----	10,000
Total lands and damages-----	120,000
Total cost construction, lands and damages-----	\$335,000
On the basis of 47,000 acre feet annual net supply the cost of storage would be \$7.13 per acre foot.	

#### BIG VALLEY RESERVOIR.

In the report on the Iron Canyon project previously referred to Big Valley reservoir site has been shown to be unsuitable for large storage for use in the Sacramento Valley. It is likewise impracticable for use for the development of small storage, even should there be found lands along Pit River below this site on which a supply from it could be utilized. For instance, 6,000 acres would be submerged to impound 20,000 acre feet, whereas the same supply could be stored with far less loss in evaporation and at a much less cost by flooding only about 900 acres in Little Valley, just below Dixie Valley, on Horse Creek. Further discussion of this point is needless.

## MISCELLANEOUS STORAGE SITES.

**Introductory.** Many small storage sites were examined to determine possibilities for developing small supplies. Some of these sites, such as Delta Lake and those on Pit River above Lookout, and on Willow Creek, were strongly recommended by various persons and only for that reason are they commented on herein. It was evident at once that lack of drainage area rendered the Delta Lake site valueless, and the expense of constructing dams in Pit River between Big Valley and Warm Springs Valley for small storage made any development of that kind impracticable, as shown in detailed report following. Other sites are even less important.

**Delta Lake.** Six miles northwest of Likely, on the plateau at 5,500 feet elevation, are two small bodies of water, the larger of which is called Delta Lake. As the lake occupies a depressed basin it has been proposed to drive a tunnel some 1,500 feet in length through basaltic lava rock to secure a water supply from the lake for lands in South Fork Valley. A canal to carry this water some miles over the plateau to reach lands within five miles of Alturas has also been considered.

When Delta Lake was visited in October, 1914, the water surface covered about 100 acres. As 1913-14 was a year of fairly large run-off for the bench lands, it may be considered that about 150 acres represents at least the average lake area. The maximum area would be about 200 acres as indicated by high water marks. It appears very probable that at high water stages there may be considerable loss from seepage through the porous basaltic lava slopes at the north.

The drainage area consists of not over three square miles of almost barren hill lands 5,500 to 6,000 feet in elevation, on which precipitation probably does not exceed 14 to 15 inches. The precise yield of the watershed can not of course be determined but, except for such seepage losses as may occur, and which can not be recovered, the run-off is balanced by the evaporation on the pond, probably not more than three feet in depth over an average area of 150 acres, or about 450 acre feet annually. At least 150 acre feet would in any event be lost in evaporation before the remaining 300 acre feet could be collected and used for irrigation. To drive 1,500 feet of tunnel at an expense of at least \$10 per foot, or \$15,000 total, to secure 300 acre feet at a cost of \$50 per acre foot for storage alone does not need discussion.

It has also been proposed to divert some of the drainage tributary to Crooks Canyon into this basin. Apparently there is an opportunity to store water directly in a reservoir in Crooks Canyon in a basin fully as impervious as that of Delta Lake, hence it would be entirely impractical to make expensive diversions to carry water from Crooks Canyon into Delta Lake and thereafter drive a tunnel into the lake to obtain



the stored supplies. This lake is not of any practical value for the development of a water supply of material amount.

**Crooks Canyon.** Crooks Canyon is about 6 miles northwest of Likely. The drainage tributary to this canyon is about 45 square miles of plateau and mountain area ranging from 5,000 to 7,000 feet elevation. The damsite is about one-half mile northeast of Delta Lake.

The higher slopes of the drainage area are fairly well timbered while the bench lands are a rocky prairie. The annual precipitation over the area ranges from 14 to 18 inches. In ordinary years a run-off of about 8,000 acre feet might be furnished by this watershed, but in dry years probably not more than 2,000 acre feet.

**Big Sage.** The very flat adobe capped plateau area northwest of Alturas tributary to Rattlesnake Creek is known as Big Sage. The elevation of this area ranges from 5,000 to 5,500 feet. The sole vegetation over these bench lands consists of sagebrush and patches of scattering juniper. Only a very small portion of the area has agricultural value on account of the large quantity of loose rock which covers a large proportion of the surface.

Over this drainage area of about 110 square miles the average precipitation is probably about 15 inches. In summer all rainfall, except when very heavy thunder storms or cloudbursts occur, is absorbed by the adobe and evaporated. Even in winter most of the precipitation is absorbed and retained until evaporated. Unless climatic conditions are such as to cause a rapid melting of the snow in spring a very small run-off results. The extreme unreliability of run-off from this type of drainage area even in normal years, and the certainty of failure in dry years, which seem to occur about every fifth year, appear to place a dependable development at this place out of the question.

The only available reservoir site is likewise unfavorable, the surface area being very large so that serious losses by evaporation and seepage may be expected. The wide shallow outlet from the basin would moreover require a dam about 500 feet in length and 30 to 50 feet high.

It is quite certain that a storage project here would not prove dependable for more than 5,000 to 10,000 acre feet during four years out of five, and that complete failure in supply might be expected about every fifth year. With several dry years in succession, as have occurred twice in the past twenty years, the failure of water supply would result in great loss to lands depending on it. In the light of our present knowledge it is not believed that this supply would warrant the expense of its development.

**Sites on Pit River Between Warm Springs and Big Valley.** The section of Pit River between Warm Springs Valley and Big Valley lies generally in a narrow, rocky gorge, along which there are no flat



valleys at river level. Stone Coal Valley lies 50 feet or more above the river and the valley below Stone Coal has a fairly steep grade and does not offer a favorable opportunity to develop storage. At both of these valleys dams of excessive height and expense would be required. No other points offer prospect of economical storage. Plans to build a number of low dams about 30 feet high in the ordinary river channel below such small open sections of the river as may be found have been discussed, and appear attractive as regards low value of lands destroyed, but the total expense of such dams would render the cost of such storage utterly out of the question.

**Widow Valley.** Widow Valley is about six miles southwest of Lookout, at the base of the highest peak of Big Valley Mountain. The 17 square miles of drainage area is heavily timbered, indicating an average precipitation of about 24 inches. The valley consists of a very narrow strip of meadow land about 600 acres in area. One-half mile above the lower end of the valley a low earthen dam or levee averaging 25 feet in height and 1,200 feet long might be constructed and a storage of 3,000 to 5,000 acre feet secured. While this project has the disadvantage of flooding 500 acres, an area relatively large for the storage secured, it is deserving of some consideration on account of the fact that it is well located near high irrigable areas at the west side of Big Valley, to which it would be difficult to deliver water from any other source.

**Willow Creek.** Willow Creek flows from the hills at the southeast of Big Valley and joins Ash Creek about 7 miles west of Adin. Before reaching the valley the creek has a steep grade and no open flat areas are found along its course. Two of the possible reservoir sites that had been urged for consideration by some local residents as most favorable were visited. Dams 75 to 100 feet high, costing possibly from \$200,000 to \$300,000, would enable the flooding of about 100 to 200 acres of land to an average depth of 30 to 50 feet. This would only furnish in each instance storage considerably less than 1,000 acre feet, which would cost as much as \$300 per acre foot or \$600 per acre irrigated. These approximate costs are submitted to indicate the impracticability of storage at such sites.

**Ash Creek Valley.** Storage in Ash Creek Valley, an extremely flat basin 12 miles southeast of Adin, with a damsite on Ash Creek below its junction with Cottonwood Creek, might be developed. Nearly two-thirds of the water supply tributary to Ash Creek at Adin is furnished by the drainage area tributary to the Ash Creek Valley site. Probably about 30,000 acre feet of unappropriated supply might be obtained annually by storage at this place.

As the cost of storage works and lands damaged would amount to nearly as large a total cost as at Round Valley, where a net storage

yield of about 47,000 acre feet may be secured, the cost per acre foot of storage at this site would probably be fully 50 per cent greater than at Round Valley. There would, therefore, be a decided disadvantage in cost for storage at Ash Creek Valley, as compared with Round Valley and hence this site has not been further considered.

**Dixie Valley.** This valley is at the head of Horse Creek about 16 miles south of Bieber. It consists of 1,200 acres of meadow and some 3,000 acres of border land that has possible agricultural value. The valley receives drainage from about 175 square miles of watershed ranging from 5,000 to 6,000 feet in elevation. The well timbered mountain area at the south of the valley receives about 24 inches of precipitation, while the lower portions of the basin probably receive 18 inches. In the absence of definite data as to stream flow it may be assumed that fully 25,000 acre feet of storage might be impounded in this valley.

The damsite at the outlet of Dixie Valley is less than 100 feet in width. The formation is basaltic lava rock, and on account of the very flat slope of the valley a dam of less than 50 feet in height probably would be sufficient to impound the entire run-off. This appears to be a very favorable storage proposition, but unfortunately there are very few irrigable lands below it in need of an additional supply, hence it may be considered infeasible.

**Little Valley.** This valley is on Horse Creek about one mile below Dixie Valley. On the topographic maps of the U. S. Geological Survey it is shown as Ash Creek Valley. The drainage tributary to this valley is about 198 square miles. The valley floor is about 900 acres in area. An apparently favorable damsite about 100 feet in width is found at the valley outlet. On account of the very flat grade of this valley a dam 70 to 100 feet in height would probably be sufficient to impound the average run-off, amounting to approximately 30,000 acre feet. Due to lack of tributary irrigable lands, this storage site may be classed as infeasible.

**Great Spring on Hat Creek.** At Great Spring on upper Flat Creek, about 20 miles above Cassel, there is a fair reservoir site. The damsite is immediately below Great Spring, where the creek passes between high basaltic walls about 250 feet apart. The site seems well adapted for a rock-fill earthen dam, although it is uncertain how deep bedrock would be found below the creek bed. The valley above rises quite rapidly, and it probably would be necessary to build a dam fully 75 to 100 feet high to secure a storage capacity of 50,000 to 75,000 acre feet. It does not appear that storage at this place is liable to be required for any purpose.

## **SUMMARY OF STORAGE POSSIBILITIES.**

Of the reservoir sites considered Jess Valley and Round Valley are the only ones that stand out conspicuously as favorable for development on a considerable scale. The cost of development is comparatively low, the areas submerged in the basins are small and the valleys are well located to irrigate tributary lands.

At Warm Springs Valley the cost of storage is high and the areas flooded are large. The smaller sites considered are generally impracticable for various reasons mentioned in the detail discussion or are of such small yield that they can be considered only for the irrigation of very minor areas.

The sites at Dixie and Little Valleys are favorable from the water supply and construction standpoints, but due to lack of irrigable lands below them there appears no necessity for development. Likewise the site on Hat Creek at Great Spring, although favorable, is of little present utility for irrigation.

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## **AREAS IRRIGABLE BY NATURAL OR UNREGULATED STREAM FLOW.**

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### **FALL RIVER VALLEY.**

The complete reclamation of an additional 10,000 acres of swamp land in Fall River Valley will probably continue along the lines of levee construction and drainage described in the section on "Principal Irrigation Works" under "Fall River Valley" in the chapter on "Present Appropriations and Uses of Water." An abundant irrigation supply is available from Fall River and its tributaries.

The extension of irrigation in Fall River Valley by pumping with lifts of from 10 to 25 feet involves no problems of water supply. With the completion of the power plant of several hundred horsepower at Fall River Mills and the extension of transmission lines to the various parts of the valley, all of which were under construction in 1914, electric power as well as that produced by steam or gasoline or other oils will be available for pumping.

In addition to supplies from Fall River and from springs feeding Fall River, artesian conditions are indicated by several wells drilled to a depth of about 400 feet at the north of McArthur and Pitville. The yields are from 0.1 to 0.3 second feet. The formations encountered are largely sands and clays, with gravel or rock at the bottom. One of these wells is two miles north of McArthur on the McArthur ranch, the other being three miles northeast of McArthur on the ranch of Dennis



Sesnoy. Other wells with small artesian flow have been obtained by drilling along the south border of Fall River Valley in the vicinity of Pitville.

### **HAT CREEK VALLEY.**

Along Hat Creek from Great Spring to Carbon about 4,500 acres of irrigable land remain unirrigated. When these lands are cleared of timber, diversions can easily be made from Hat Creek, which has a steep grade and an ample supply.

### **BENCH LANDS SOUTHWEST OF CASSEL.**

On the bench about three miles southwest of Cassel, largely on the north side of the road from Hat Creek west to Burney, there is an area of about 5,000 acres of timber land, of which about 4,000 acres, when cleared, may prove suitable for irrigation development.

A canal heading from Hat Creek about five miles upstream from the above described area should have sufficient grade to deliver water to the south or higher side. Should the supply of Hat Creek be deficient, water from Loss Creek can be carried to Hat Creek by a canal about two miles in length. The main canal from Hat Creek probably would cost \$10 per acre irrigated and should it be necessary to carry a supplementary supply from Loss Creek to Hat Creek, the cost would probably be increased to \$15 per acre. The expense of distributing laterals is assumed at \$7.50 per acre, making the total cost \$17.50 to \$22.50 per acre for main canal and distribution.

### **BENCH LANDS WEST OF CASSEL AND LANDS IN BURNEY VALLEY.**

On the bench west of Cassel, and in Burney Valley there is a total gross area of 15,000 acres, of which about 10,000 acres appear suitable for or warrant irrigation development. These lands are now timbered, about three-fourths of the entire area being in private ownership. An examination of the public lands by the United States Forest Service indicated that soil conditions were satisfactory for irrigation development, but that temporarily the lands were chiefly of value for timber. Hat Creek is the only source of supply for the irrigation of these lands, as Burney Creek water is entirely appropriated.

The main canal for the irrigation of the greater part of this area would head about one-half mile above Cassel, following generally for the first three miles the location of the Braden ditch, which was started as a large canal to irrigate much of the area under consideration. About four and one-half miles west of Cassel it would be necessary to build the canal around the north end of a high lava dike. The total net irrigable area below or north of this main canal probably amounts to about 7,500 acres. A large portion of the canal would be located on



the side hill in rather difficult excavation. The total length would be about 12 miles. Including structures it would cost about \$15.00 per acre irrigated.

The distribution system would require one or two important laterals to the northwest to reach bench areas isolated by lava dikes. The cost of this system is approximated at \$10 per acre, making the total cost of irrigation works about \$25 per acre.

To reach lands in Burney Valley which are south of the above-described main canal, it would be necessary to extend the canal previously described as heading some seven miles about Cassel for the irrigation of the 5,000 acre tract three miles southwest of Cassel. While it appears that this canal can be extended to the west so as to cross the lava flow east of Burney, no surveys have been made to determine how expensive such a project might be, but indications are that the cost would be high. The net area east of the lava dike that may be irrigated by this canal would probably not exceed 2,500 acres.

#### **SUMMARY OF PROPOSED DIVERSIONS FROM HAT CREEK.**

The amount of water diverted for irrigation in Hat Creek Valley probably totals two and one-half feet depth in a season. After making allowance for return flows, it is estimated that the net use of water for the 21,000 acres of irrigable lands which can be supplied from Hat Creek will not exceed about 200 second feet for four to five months of the year.

#### **MISCELLANEOUS AREAS.**

In the estimates herein given of areas possible of irrigation in the Pit Basin account has been taken of a number of small projects where in individual cases areas ranging from a few hundred up to possibly 1,000 or more acres can be developed by means of small storage or by new canals. No attempt is made herein, however, to specify such small projects in detail.

## AREAS IRRIGABLE UNDER STORAGE RESERVOIRS.

### UNDER JESS VALLEY RESERVOIR.

**Location and Description.** In South Fork and Warm Springs valleys, and in the immediate vicinity of Alturas, there is a total irrigable area of about 46,000 acres, of which about 40,000 acres is suitably located and adapted for irrigation from storage at Jess Valley. About one-half of this area is now supplied with water from the natural stream flow, supplemented with a small amount of storage; the other half is entirely without a supply.

The irrigated lands consist mostly of the valley bottoms which lie close to the level of the stream courses. These lands have an abundant water supply in May and early June, but their supply is generally deficient by the middle of June. As previously stated, the amount of water used on these lands averages about two feet in depth in a season, or a total of 40,000 acre feet for the entire area.

The irrigable lands which have no water supply are scattered the entire length of South Fork and Warm Springs valleys, and consist generally of smaller areas at high level along the edge of the valleys. In South Fork Valley the largest area is on the west side within ten miles of Alturas. In Warm Springs Valley lands of this character are found mostly in the lower or west half of the valley.

Present conditions may be summarized as follows:

Locality	Lands suitable for development under Jess Valley storage		
	Irrigable acres	Irrigated acres	Dry acres
South Fork Valley, including lands adjacent to Alturas -----	25,000	18,000	7,000
Warm Springs Valley -----	15,000	2,000	13,000
Totals -----	40,000	20,000	20,000

Two alternative plans of development may be followed in utilizing the storage from Jess Valley. First: Jess Valley storage of 40,000 acre feet may be used exclusively for 20,000 acres of irrigable lands mostly in Warm Springs Valley, now without a water supply; second: Jess Valley storage may be used to so supplement the natural stream flow for the 20,000 acres now irrigated as to furnish a well regulated supply for the full season instead of the unregulated supply that now obtains, with its deficiency in the summer. This will permit of such economies in

use as to enable the additional 20,000 acres of irrigable land now without any supply to be watered as well.

Referring to the first alternative plan, the 20,000 acres not now irrigated comprise a large number of scattered areas located largely at the lower half of both South Fork and Warm Springs valleys and adjacent to Alturas. To supply them it would be necessary to construct four main canals. The two for South Fork Valley and Alturas areas would head about three miles east of Likely, the two for Warm Springs Valley near Alturas. The aggregate length of these canals would be about 150 miles. As they would be located to a considerable extent along the side hill, and areas to be supplied are largely near their ends, the canals would be relatively large and expensive. It is probable that the main canals would cost \$20 to \$25 per acre irrigated. Storage would add \$10.40 per acre. The distributing laterals would cost about \$7 per acre. The total cost of the works would therefore be about \$40 per acre. Such a development is not only unduly expensive, but it would not serve the best interests of the valleys concerned, as it would tend to result in the intensive cultivation of the border lands, which probably as a whole are of less agricultural value than the bottom lands that would remain with a deficient summer water supply.

Referring to the second alternative plan, the expense of storage would be spread over 40,000 acres, the apportionment being presumably prorated according to the priority of water right and the benefit received. The cost per acre for main canals would be much lower under this plan, which would introduce a common system of water supply and distribution and prevent disagreement as to the ownership of water, and is to be greatly preferred over the plan first mentioned. The following description of proposed works refers only to this plan.

No attempt is made herein to outline definitely any district which storage at Jess Valley might serve. So far as possible the flows of Pine Creek, North Fork and Canyon Creek, and storage now developed, or any which may later be developed, on the plateau southwest and northwest of Alturas, should be used on lands that can not be reached by storage from Jess Valley. All advantageous readjustments of water supplies which would serve to bring the greatest area possible under irrigation would readily suggest themselves at the time, should Jess Valley storage be developed.

**Main Canals, South Fork Valley.** A canal heading about 3 miles east of Likely and extending along the base of the plateau, following possibly for much of the distance the present location of the Williams or Corporation ditch, would be carried north at sufficient elevation to cover lands on Pine Creek and possibly some areas at the east and at the north of Alturas. This canal would be approximately 35 miles in length. Much of the excavation would be in cemented material. One

or two flumes or pressure pipes would be required to cross such low places as the Fitzhugh Creek bottoms. Except across Pine Creek lands, the cost of rights of way should be nominal. It is estimated that 10,000 acres would be supplied by this canal. The present east side Corporation ditch heading below Likely might serve a considerable portion of this area to advantage, and thus reduce the size and cost of the proposed main canal above referred to.

The delivery of water to all lands on the west side of South Fork Valley is not so simple. It is probable that these lands could be irrigated most economically by two canals, one heading about 3 miles east of Likely and following for some distance the present high line canal, known as Dukes Ditch, and one heading near Likely. The first canal would extend along the south side of South Fork Valley to a point northwest of Likely. This canal would be about 8 miles in length and would irrigate about 3,000 acres. The second canal, heading near Likely, would extend northwest to the west side of South Fork Valley and continue practically to Pit River, a distance of 30 miles. While the location would be on the side hill for much of the distance, the canal would have the advantage of delivering a large part of its supply to lands near its head, thus permitting of a rapid reduction in section. The cost of right of way would be very low. An area of 12,000 acres would be irrigated under this canal.

**Supply for Warm Springs Valley.** The water supply for lands in Warm Springs Valley would be carried down the South Fork of Pit River, probably in an enlarged channel excavated to improve drainage conditions in South Fork Valley. It would be necessary to make diversions for a north side and a south side canal a short distance below Alturas in order to deliver water to lands in Warm Springs Valley fairly well above the level of the valley bottom, as the lower portion of Warm Springs Valley, like the lower end of South Fork Valley, is of extremely flat grade. The canals through this valley would encounter considerable side-hill excavation in cemented materials. Each canal would be about 35 to 40 miles in length. The north side canal would irrigate about 9,000 acres, and the south side canal about 4,000 acres. Rights of way would generally be low in cost.

**Estimate of Cost of Canals.** The average grade available for all canals would be about two and one-half feet per mile. To this estimate an overhead charge of 25 per cent. has been added for engineering and



contingencies. No surveys have been made as a basis for these estimates. The following is a summary of cost for the main canals:

	Area Irrigated, acres	Length, Miles	Total cost
South Fork Valley—			
East Side Canal.....	10,000	35	\$130,000 00
Upper West Side Canal.....	3,000	10	18,000 00
Lower West Side Canal.....	12,000	30	150,000 00
Warm Springs Valley—			
North Side Canal.....	9,000	40	160,000 00
South Side Canal.....	4,000	35	75,000 00
Totals .....	40,000	145	\$533,000 00

Cost per acre irrigated.....	\$13 50
Allow for structures.....	1 50
Total .....	\$15 00

**Distribution System.** In this system the length of main canals in proportion to the area irrigated is so great and the average width of lands adjacent to these canals so small, that while the main canal charges will be high the expense of laterals should be comparatively low. The latter are estimated at \$7.50 per acre.

**Summary of Costs.** The total expense of the works outlined should be about as follows:

	Total cost	Cost per acre
Storage, 40,000 acre feet.....	\$208,000 00	\$5 20
Main canals, 155 miles.....	600,000 00	15 00
Distribution system, 40,000 acres.....	300,000 00	7 50
Total cost .....	\$1,108,000 00	\$27 70

or, say, an average price of \$28.00. No attempt is made to apportion the charge for new and for old lands. It is presumed that charges for the 20,000 acres now irrigated would be substantially lower than for lands without any water rights.

**Drainage.** While drainage is not properly a charge against irrigation, a considerable portion of the area outlined requires additional drainage before any change from present irrigation and crop conditions can be considered. In South Fork Valley the ground water level is very close to the surface: for much of the valley, practically at the surface. With so high a ground water plane practically no crop but wild hay is possible. To secure a more economical use of water and permit of a higher grade of crops, the water level should be lowered as

much as 6 or 8 feet in portions of the valley bottom. This can be accomplished by means of deep drains, the type and location of which need not be now specified.

In Warm Springs Valley the flow of the Pit frequently exceeds 5,000 second feet. The maximum recorded flow in 1904 was 17,000 second feet. The river has practically no channel capacity and the grade is extremely light, especially in the lower or west half of the valley. It will therefore be very expensive, if not prohibitive in cost, to prevent occasional flooding of some of the lower lands for a few days in spring.

### **UNDER ROUND VALLEY RESERVOIR.**

**Location and Description.** Big Valley has a total agricultural area of 83,000 acres. (See Report of 1912, State Conservation Commission.) The maximum gross area under the highest practicable gravity canals heading from Round Valley Reservoir and extending around Big Valley is about 42,000 acres, excluding about 3,000 acres of lands too high for gravity irrigation. Excluding lands unsuitable for irrigation it is estimated that the net irrigable area is about 30,000 acres. Of this area 15,000 acres is now partly irrigated, the water supply being generally deficient. The remaining 15,000 acres is not irrigated nor is a water supply available without storage development.

The irrigated lands consist mainly of meadow and reclaimed swamp lands along Ash Creek, of meadow lands along Willow Creek, of hay and alfalfa lands along Pit River, a small meadow area along Bull Run Slough, and alfalfa lands under the C. W. Clark Company ditch, east and south of Bieber. This area of 15,000 acres has an average water supply of about 17,000 acre feet, consisting of about 10,000 acre feet from Ash Creek, about 5,000 acre feet from Pit River and about 2,000 acre feet from other sources, chief of which is Willow Creek.

It is suggested that an advantageous utilization of water supply would be to divert all supplies that are of sufficient elevation to irrigable lands along Willow Creek and Pit River above Lookout which are too high to be reached by canals from Round Valley. This amounts to fully 4,000 acre feet and would leave about 13,000 acre feet of natural stream flow, mainly in Ash Creek, for the use of irrigable lands in the district outlined.

A considerable portion of the irrigable lands now without a supply are between Adin and Lookout on the north side of Ash Creek, and the remaining areas are more or less scattered throughout the valley.

Probably the most advantageous use of Round Valley storage would be both as a supplementary supply for the 15,000 acres of land now enjoying only partial irrigation, and for the full irrigation of the 15,000 acres of irrigable land now without any supply. The supply

as developed by storage will be adequate for the 30,000 acres on the basis of 2 acre feet per acre irrigated, as shown below:

Natural stream flow-----	13,000 acre feet.
Round Valley storage-----	47,000 acre feet.
Total -----	60,000 acre feet.

Should it be found that all the storage at Round Valley can not be used advantageously in Big Valley, any surplus might be applied to lands below Big Valley.

**North Side Main Canal.** For the first six miles this canal would be at an average distance of one-fourth to one-half mile south of the road between Adin and Lookout. In the four miles east of Lookout it would be one-half mile to one mile or more north of the road. The general course below Lookout would be south, with necessary detours to the west around low areas. This canal, approximately 45 miles in length, would irrigate about 15,000 acres.

**South Side Main Canal.** In the first five miles the South Side Canal location is within about one-half mile of Ash Creek. It then extends in a general southwesterly direction and at an average distance of one-half mile southeast of the C. W. Clark Company canal to a point about three miles east of Bieber, whence it would extend in a southerly direction to the lower end of Big Valley. The total length of the canal would be 30 miles. About 15,000 acres could be irrigated under this canal.

**Cost of Canals.** The location of the canals would generally be through rolling lands, ranging in formation from earth to cemented materials. The grade would vary from two and one-half to three feet per mile. No unusual structures, except possibly a flume crossing Willow Creek, would be required. Rights of way should be uniformly low in cost.

	Area Irrigated, acres	Length, Miles	Total cost
North Side Canal-----	15,000	45	\$160,000 00
South Side Canal-----	15,000	30	140,000 00
Total -----	30,000	75	\$300,000 00
Average cost per acre-----			\$10 00
Add for structures-----			1 50
Total -----			\$11 50

An allowance of 25 per cent overhead expense for engineering and contingencies is included in the above estimate.

**Distribution System.** The irrigable lands are all within from one to three miles of the main canals. The estimated cost of the lateral system is assumed not to exceed \$7.50 per acre.

**Summary of Costs.** The total construction cost of the project as outlined is therefore as follows:

	Total cost	Cost per acre
Storage, 47,000 acre feet.....	\$335,000 00	\$11 17
Main canals, 75 miles.....	345,000 00	11 50
Distributing laterals, 30,000 acres.....	225,000 00	7 50
Total cost .....	\$910,000 00	\$30 17

Say in round numbers \$30.00 per acre.

Similarly as in the case of lands under the Jess Valley storage, any equitable plan of apportionment of construction charges to the lands should take into account rights already vested and works already constructed and capable of utilization, and apportion charges accordingly.

**Drainage.** Drainage conditions in Big Valley appear to be generally fairly satisfactory except where affected by dams and obstructions placed in the river channels. Some lands, mainly west of Bieber, are flooded in spring by overflow from the Pit. These floods are of short duration, generally lasting not more than three days. No item for drainage is allowed for in estimates of cost of reclaiming these lands.

## POWER DEVELOPMENT POSSIBILITIES.

### GENERAL.

Consideration in this report to water power possibilities on the streams in the Pit River basin is given mainly to show the extent, if any, of interference between possible development of power, irrigation, flood control or storage works. On this account no account is taken of power development possibilities on the McCloud or other tributaries on which irrigation or storage works are infeasible. Power can be developed in large quantities along the main stream of the Pit below Fall River Mills and on tributaries entering below that point; the various irrigation and storage works above that point, discussed herein, interfere with these power possibilities to some degree, and this chapter discusses these in detail.



### **POSSIBLE POWER ABOVE FALL RIVER.**

Above the junction with Fall River the Pit is usually dry during the summer months, all supplies from tributary streams being used for irrigation. All storage that can be obtained at reasonable cost will also be needed to irrigate local lands. As a result, hydro-electric development will probably be confined to small perennial streams on which no favorable storage sites exist, and at no time will the development of power in this region be of large amount. A small installation of about 300 horsepower on Pine Creek now supplies the market at Alturas and Cedarville. Doubtless other small developments are possible especially on the streams issuing from the Warner range, but none of these are affected by nor do they affect irrigation possibilities in this basin.

### **POSSIBLE POWER FROM FALL RIVER TO MOUTH OF THE PIT.**

**Fall River.** From February, 1912, to September, 1913, a total of 20 months, the mean flow of Fall River was 1,410 cubic feet per second, the minimum about 1,250 and the maximum about 1,600. As this period was one of low run-off in northeastern California, being only 64 per cent for the Sacramento River basin above Red Bluff, a longer record on Fall River would probably give a slightly higher value for the mean flow. With complete reclamation of swamps and irrigation of all suitable lands, the flow of Fall River may be reduced about 150 second feet during four to five months of the year.

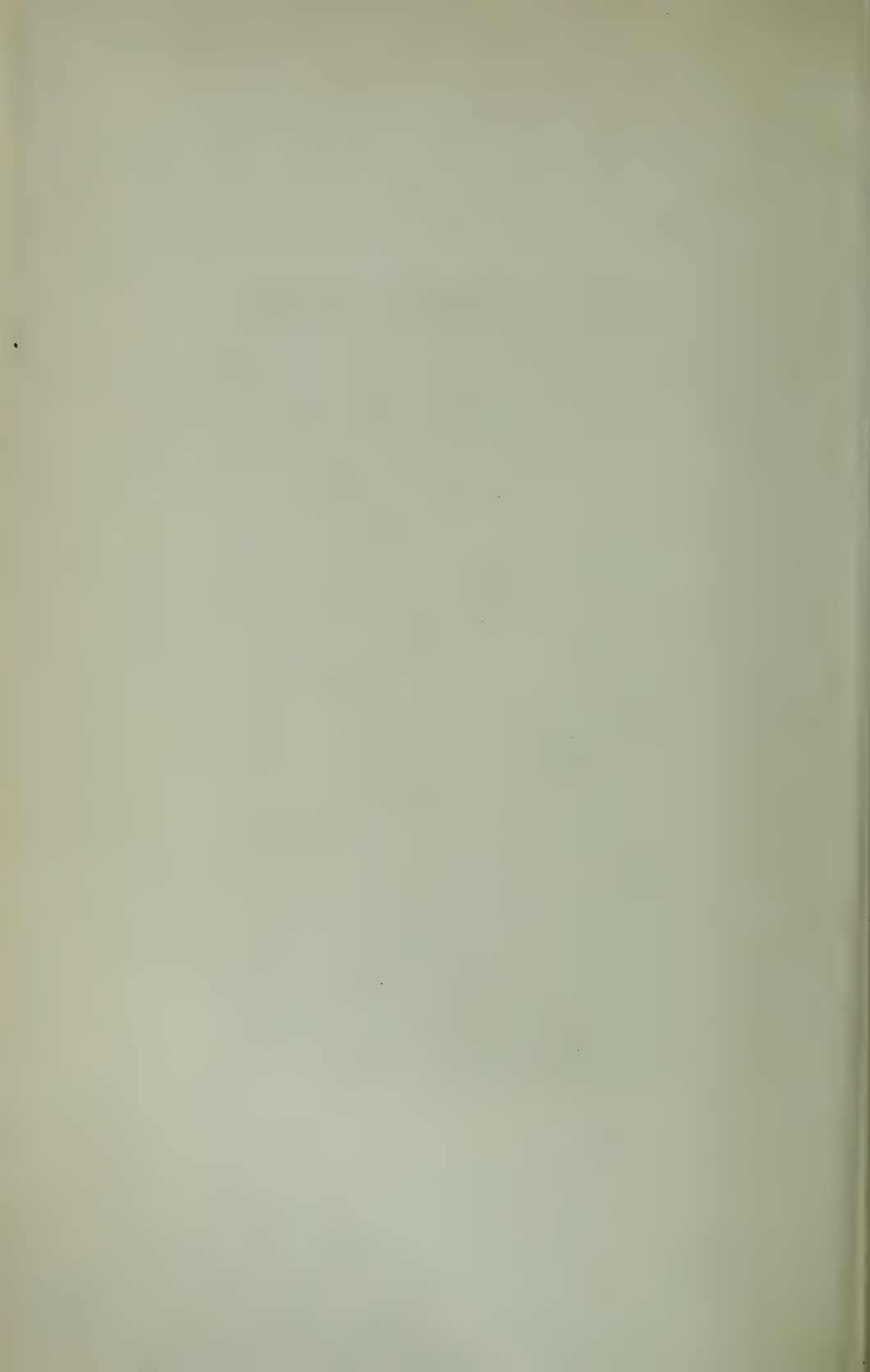
**Hat Creek.** Hat Creek is supplied from three main sources, Upper Hat Creek, Rising River and Crystal Lake, all of which issue from springs. Upper Hat Creek was measured from August, 1911, to August, 1913, at the Hawkins Ranch near the head of Hat Creek Valley. The total creek flow, together with irrigation diversions, averaged about 190 cubic feet per second with a minimum of about 130 and a maximum of about 220. It is probable that a longer record would show a slightly larger mean. Irrigation of all lands adjacent to Hat Creek will require the entire flow of this portion of the creek during four to five months of the year.

Rising River probably obtains some of its supply from the waters of Loss Creek, a stream of over 75 second feet in discharge which sinks after flowing one and one half miles. Loss Creek is probably supplied in large part from Butte Creek, another stream which sinks after flowing a few miles. Rising River from August, 1911, to September, 1913, had a mean flow of about 375 cubic feet per second, with a minimum of 290 and a maximum of 490. A longer record would probably furnish a slightly greater value for the mean discharge.

Crystal Lake is supplied entirely from spring flow. Its discharge into Hat Creek is very uniform and amounts to approximately 150



PIT RIVER AT JUNCTION OF FALL RIVER LOOKING UP-STREAM TOWARD THE  
FALL RIVER RESERVOIR.





FALLS ON PIT RIVER THREE MILES BELOW FALL RIVER MILLS.





second feet. Small springs entering between Cassel and Carbon add about 50 second feet to the flow of Hat Creek.

The total flow of Hat Creek below Crystal Lake is therefore about 750 cubic feet per second, including irrigation diversions, which under the present lavish methods of use on the stream amount to over 100 second feet. With complete irrigation of all lands in Hat Creek Valley, and such others at the west as may be supplied from this stream, 200 second feet during four or five months of the year will probably be required, thereby reducing the flow of Hat Creek at Cassel, two miles below Rising River, from about 550 to 350 cubic feet per second, and of lower Hat Creek near Carbon from 750 to 550 cubic feet per second. Stream flow might be regulated by storage at Great Spring.

**Burney Creek.** Records of discharge have been made on upper Burney Creek for several years. The summer flow is entirely used for irrigation. At the lower end of Burney Valley the ground water storage, obtained from upper Burney Creek and other tributary areas, issues in fairly well-regulated spring flow and discharges over Burney Falls with a drop of 110 feet. Miscellaneous measurements by the United States Geological Survey of the flow of Burney Creek, some distance below the falls, show as follows:

Sept. 15, 1902.....	209 cubic feet per second.
Sept. 9, 1903.....	210 cubic feet per second.
Sept. 25, 1910.....	246 cubic feet per second.
Sept. 5, 1912.....	146 cubic feet per second.

**McCloud River.** Measurements of discharge on McCloud River have been made for over ten years. The mean flow is very nearly 2,200 cubic feet per second, with a minimum of 1,150 and a maximum of 41,500. The supply is largely from springs, but at times a considerable surface run-off occurs. There are practically no irrigable lands in the basin of this river. No large storage sites are found along the McCloud, the river being in a deep and narrow canyon.

**Smaller Tributaries.** Kosk and Squaw creeks enter the Pit from the north, while Hatchet and Montgomery creeks enter from the south. None of these streams have a large low water discharge. Kosk and Squaw creeks fall below 30 cubic feet per second in summer, while Hatchet and Montgomery creeks drop to less than 20 cubic feet per second.

**Pit River, Below Fall River Mills.** On Pit River, below the junction with Fall River, there are two gaging stations, one at Henderson above Kosk Creek, on the big bend of the Pit, and the other at Silverthorne Ferry near Ydalpom post office, one half mile below the mouth of Squaw Creek, about four miles above the mouth of McCloud River, and seven miles above the junction with the Sacramento. The entire channel of the Pit from Fall River to the Sacramento is in a deep, narrow, rocky gorge.

At Henderson the mean flow from January, 1912, to August, 1914, was about 3,600 cubic feet per second, with a minimum of about 2,500 cubic feet per second and a maximum of about 12,000 cubic feet per second. This period was about normal in run-off. The normal low water flow is usually considered about 2,600 second feet. This will be reduced to about 2,250 second feet during four to five months of the year if full irrigation development as herein outlined be accomplished.

At the lower station near Ydalpom the mean flow from November, 1910, to September, 1914, was approximately 5,400 second feet, with a minimum of about 2,740 second feet and a maximum of over 30,000 second feet. The period was below average in run-off. It is probable that the low water flow would be reduced to about 2,400 second feet during four to five months of the year on account of irrigation diversions as above outlined.

The total extreme low water flow of the Pit below the mouth of the McCloud is about 4,000 cubic feet per second, while that on the Sacramento at Red Bluff is about 4,200 second feet. Both of these flows will similarly be reduced about 350 second feet by irrigation development.

#### **POWER PROJECTS ON HAT CREEK, FALL RIVER AND PIT RIVER.**

**Projected Projects.** These are described in the following paragraphs which have been contributed by Mr. F. G. Baum, consulting engineer, of San Francisco.

**Hat Creek, Between Cassel and Carbon.** Near Cassel, rapids and falls totaling about 210 feet in about one mile have a normal flow of about 550 second feet, as stated in the preceding section on "Hat Creek" in this chapter. It has been estimated that this flow may eventually be reduced to a minimum of 350 second feet during several months of the year by irrigation diversions above; 6,000 to 8,000 horsepower may be developed.

Near Carbon a second series of rapids and falls occurs with a total drop of about 200 feet in a distance of about one mile. With a normal flow of 750 second feet, as stated in the section on "Hat Creek" previously referred to, reduced to a possible minimum of 550 second feet by irrigation diversions above during several months of the year, 9,000 to 12,000 horsepower may be developed.

No storage (except forebay storage) would be required and the flow conduit may be an open flume or wood stave pipe. The developments would be simple and it has been estimated that the cost of development would be about \$60 per horsepower without transmission system.

**Fall River, Near Fall City.** Fall River has an average flow of about 1,410 second feet, as previously stated in this chapter in the section

on "Fall River," with a probability of reduction by irrigation diversions above to 1,260 second feet. At Fall City there are falls and rapids totaling about 70 feet, so that about 7,000 horsepower may be developed.

It has been proposed to drive a tunnel from a point on Fall River a few miles up stream from Fall City, in a southwesterly direction, and drop the water of Fall River through a power plant located on the Pit River a few miles down stream from Fall City. A head or drop of about 400 feet can be obtained, giving about 40,000 horsepower. No estimates are available but the unit cost should be low. No storage is required. The pressure conduit would be about one mile long (in addition to two mile tunnel).

**Big Bend of Pit River.** It has been proposed to drive a tunnel across what is known as the Big Bend of the Pit River near Montgomery Creek. The flow of water available is about 2,600 second feet, as shown previously in this chapter in the section entitled "Pit River, below Fall River Mills." It is estimated that irrigation diversions will reduce this flow to 2,250 second feet during four to five months of the year. The head obtainable is about 800 to 900 feet, depending on the way it is developed. There can be developed, therefore, about 150,000 horsepower. No storage is required. The flow tunnel will be about seven miles long and the pipe line will be about one mile long. The length of flow tunnel and the size of tunnel will necessarily make the initial cost high unless a very large amount of power is developed for the initial stage.

**Markets For Pit River Power.** The natural development of the Pit River power possibilities will come through the establishment of some electro-chemical enterprises relatively near the source of power. The development of this power for the more distant market, the San Francisco Bay region, need hardly be considered for the reason that there is so much undeveloped water power one hundred miles nearer. These nearby powers it is desirable to develop for the additional reason that the storage water developed as a necessary part of the hydro-electric power will become available for irrigation on lands for which there is a demand and also improve the low flow of the lower stretches of the navigable rivers.

The Pit River power can be developed at a low enough cost to attract industries requiring large amounts of power at a low price, and fortunately developments are available to meet large or small demands at about the same unit cost. For this low priced power the cost of transmission must be reduced to the lowest possible amount. The writer has repeatedly urged the manufacturers of cyanamid, and other large power users, to investigate this territory, and it is hoped that they will seriously consider these powers in the near future.



## FLOOD CONTROL AND NAVIGABILITY.

### INFLUENCE OF UPPER PIT RIVER ON SACRAMENTO RIVER FLOODS.

During the past eleven years, for which time fairly complete records of run-off are available, there have been four exceptional periods of flood water discharge on the Sacramento River at Red Bluff. The Iron Canyon report states: "The first of these occurred on February 16, 1904, with a discharge of 188,000 second feet. Pit River at Bieber had its high water stage at 8,560 second feet on the day after the Sacramento at Red Bluff was in flood, and probably contributed less than 1,000 second feet to the 188,000 of the Sacramento at Red Bluff on February 16th.

"On March 20, 1907, occurred one of the most serious recent floods in the Sacramento Valley. The corresponding flows of the Sacramento River at Red Bluff and Pit River at Bieber were as follows:

Date	Sacramento, second feet	Pit, second feet
March 16	23,600	2,770
March 17	39,100	17,400
March 18	118,000	25,000
March 19	164,000	27,500
March 20	192,000	25,000
March 21	132,000	20,800
March 22	92,900	13,800
March 23	120,000	8,810
March 24	80,800	6,110
March 25	64,000	4,160
March 26	57,100	4,000

"From March 18 to 21 the Sacramento at Red Bluff discharged 1,200,000 acre feet; the Pit at Bieber discharged 195,000 acre feet.

"From the above it is evident that the Pit at Bieber contributed at the most about 15 per cent of the peak flow of the Sacramento during this flood, and about 16 per cent of the entire river discharge during the critical three days.

"During the high water on the Sacramento at Red Bluff from February 2 to 4, 1909, with a maximum mean daily flow of 254,000 second feet, it is doubtful if the Pit furnished any appreciable amount of the flow. As there were no gage heights observed at Bieber, the amount of precipitation and weather reports at Alturas are the only guide to the conditions on the upper Pit. During the first half of January there were 3.45 inches of precipitation, while the second half of the month gave only 1.02 inches with nothing after January 27th."

In the weather report from Alturas January 31, 1909, the following statements were made:

"The lowest temperature (in California) was 21° below zero at Alturas on the 10th.

"On the summit, between Alturas and Cedarville, there is at least four feet of hard snow, and on the higher parts of the Warner range there is much more. Probably there is more snow on the mountains than at any time last winter."

No unusual precipitation occurred in February, the total for the month being only 1.58 inches. From February 1st to 4th only .04 inches of precipitation fell. Temperatures during the month were extremely low. The following statement of the weather observer at Alturas gives a summary of conditions during February:

"On the pass over the Warner range to Surprise Valley there is five feet of hard snow, and still more on the higher parts of the mountains.

"This has been the coldest and cloudiest February in the memory of the oldest inhabitants."

This evidence is quite conclusive that little or no snow melted during February and that the flow of the Pit at Bieber must have been very small.

January, 1909, was a month of record precipitation at Alturas and a number of other localities in northern California. February was also a very wet month at most places in northern California. A record of the precipitation at various places is given to show the relatively small amount received at Alturas.

Precipitation of 1909 in Northeastern California.

	January (inches)	February (inches)	Total (inches)
Alturas -----	4.47	1.58	6.05
Delta -----	53.28	28.78	82.06
Dunsmuir -----	32.60	20.87	53.47
Shasta -----	35.96	15.17	51.13
Redding -----	24.28	12.70	36.98
Red Bluff -----	13.42	8.20	21.62

The Iron Canyon report states: "During the floods of January and February, 1914, the corresponding flows at Red Bluff and Bieber were as follows:

**Discharge in Second Feet.**

Date		Sacramento at Red Bluff	Pit at Bieber
1913—December	30	25,400	475
	December 31	139,000	1,060
1914—January	1	151,000	1,900
	January 2	144,000	2,702
	January 3	116,000	4,370
	January 4		9,560
	January 5		13,000
	January 6		9,560
	January 7		6,960
	February 19	59,800	2,490
	February 20	102,000	3,220
	February 21	160,000	3,520
	February 22	94,500	3,680
	February 23	70,200	3,370

"During 1914 the Pit, therefore, contributed a maximum of two per cent to the peak floods of the Sacramento at Red Bluff."

On February 2, 1915, the Sacramento River was again in flood, the maximum discharge at Red Bluff reaching about 270,000 second feet. On this date the Pit at Ydalpom was likewise at high stage, reaching however only about 30,000 second feet. Probably less than 10 per cent of this 30,000 second feet was contributed by the portion of the Pit above Fall River Mills, making the contribution from the Upper Pit less than two per cent of the flow of the Sacramento at Red Bluff on that date. All but a negligible part of the flood flow of the Sacramento at Red Bluff in February, 1915, was therefore caused by storm conditions local to the foot-hills at the head of the Sacramento Valley.

From the above analysis it has been shown that for the last five years of flood discharge on the Sacramento River at Red Bluff, namely, 1904, 1907, 1909, 1914 and 1915, the upper Pit played an almost negligible part in three out of five years as shown by actual records of run-off; that it furnished an almost negligible amount in 1909 as shown by records of weather conditions and other evidence, and that it contributed about 15 per cent to the flood flow of 1907 as shown by measurements. It is therefore evident that from the upper Pit, above the points where great storage is alone available, large flood discharge does not originate and that control of floods in the Sacramento Valley, by a reservoir at Big Valley or Fall River Valley, is impracticable.

### **INFLUENCE OF IRRIGATION DEVELOPMENT IN THE PIT RIVER BASIN ON THE LOW WATER FLOW OF THE SACRAMENTO RIVER.**

As previously stated, the Pit usually has practically no discharge above Fall River during the summer and early fall months. Irrigation development for lands in and above Big Valley can not, therefore, have any influence in reducing the low water flow of the Sacramento River.

Irrigation diversions from Fall River and Hat Creek, previously described, will probably reduce the low water flow of Sacramento River at Red Bluff about 350 second feet, or about 8 per cent of the extreme low water flow.

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## **GENERAL CONSIDERATIONS CONTRIBUTING TO AND RESULTING FROM THE DEVELOP- MENT OF THE PIT RIVER BASIN.**

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### **TRANSPORTATION.**

Heretofore the live stock and lumbering industries have been almost the exclusive business of the Pit River basin. As a consequence transportation has been developed only to a sufficient extent to meet the demands of these industries. The McCloud River Railroad has constructed a line from Sisson on the Shasta division of the Southern Pacific east to Bartle. In the area west and north of Bartle extensive lumbering operations are carried on. The wagon haul from Fall River Valley to Bartle is 25 miles, from Hat Creek and Burney 35 to 40 miles, and from Big Valley 50 to 60 miles. It is common to drive livestock even greater distances, but the wagon haul is such that ordinary farm products can not reach outside markets. A moderate amount of business has recently developed in cheese making, although there is much inconvenience caused by difficulties of transportation.

At the extreme east of the Pit territory the Nevada-California-Oregon Railroad extends through South Fork and North Fork valleys. This is a narrow-gauge road from Reno, Nevada, to Lakeview, Oregon. The easterly territory of the Pit is therefore supplied with rail transportation requiring a comparatively short wagon haul.

The most serious lack of transportation facilities is in Big Valley, which is approximately 50 miles from any railroad point. Moreover the wagon roads to shipping points are built over mountain grades, thus adding to the difficulties of long haul.



A number of routes have been surveyed or projected through the central portion of the Pit River basin. One, called the Goose Lake and Southern, is an extension of the McCloud River Railroad through Fall River and Big Valleys up Pit River to Alturas. Other routes projected consist of main line roads from the Klamath Falls region through Fall River or Big Valley to connect with the Susanville branch of the Southern Pacific: a similar line from Oregon south to the Pit and along this river to Fall River Valley, thence southwest through lower Hat Creek Valley and Burney Valley to the Sacramento Valley. There is no doubt that additional transportation facilities would be of great benefit to the valleys of the Pit and would result in a strong stimulus to irrigation and other development. There would likewise be constructed better wagon roads between the various valleys connecting with the important highways of the State.

### **INFLUENCE OF IRRIGATION DEVELOPMENT.**

It appears that the crop production along the Pit and its tributaries now equals and possibly even exceeds the entire demands of the livestock industry. Already cheese factories have been installed, and a creamery is now being started at Alturas. As irrigation supplies are made available for new lands and the crop production on the older areas is improved, it may be expected that a considerable development along the lines of dairying will result. The shipment of these and other finished farm products seems to be along the line of logical development for this region, which is 100 miles or more further distant from large markets than most other points in California.

## CONCLUSIONS AND RECOMMENDATIONS.

---

### GENERAL.

A number of specific conclusions both as to existing conditions and suitable policies for the more satisfactory development and utilization of the natural resources of this region have been reached by the engineers of the reclamation service having charge of this investigation and by the Engineering Department of the State of California, with which they are co-operating. These are as detailed below.

Recommendations as to action by the United States and the State of California in disposing of or reserving public lands and waters and the future measurement of streams flowing by important damsites are also made by the same parties. No attempt has been made herein to formulate specific recommendations as to the adoption of any project, such action being outside of the purpose of this investigation.

### CONCLUSIONS.

1. That in the Pit River basin there are about 180,000 acres of potentially fertile, irrigable land, of which about 40 per cent is now fully or partially irrigated.

2. That of the areas now irrigated only an insignificant proportion is well developed agriculturally, due in large part to unregulated water supplies and to unsatisfactory drainage conditions.

3. That Jess Valley and Round Valley offer the most favorable sites for the development of storage for use on lands in the Pit basin. There is good reason to expect that the cost of irrigation development under these sites will be in keeping with the expense usually incurred for similar and successful enterprises.

4. That lands in Fall River Valley can be advantageously irrigated by pumping, the supply being practically inexhaustible.

5. That lands adjacent to and in the vicinity of Hat Creek, that are not yet irrigated, can be readily irrigated by direct diversion without storage. These lands are, however, now mostly timbered, and their development is not a matter for immediate consideration.

6. That there are a number of small irrigation developments possible in various localities but that none of these involve large engineering problems.

7. That Willow Creek, in the Klamath basin, may be a possible supplementary source of supply for lands in Big Valley but this can only be ascertained by extended observation of the yield of the creek and by careful surveys and estimates of cost.

8. That under conditions of today Goose Lake is an impracticable source of water supply for territory in or below the Pit River basin.

9. That irrigation development in the Pit River basin will not seriously interfere with future power development in or below the basin.

10. That irrigation development in the Pit River basin will reduce the low water flow of the Sacramento River at Red Bluff only about 8 per cent and will not, therefore, seriously interfere with the navigability of the river.

11. That floods in the Sacramento Valley can not be controlled by storage in the Pit River basin.

### RECOMMENDATIONS.

1. That unentered public lands in and adjacent to Jess Valley and Round Valley as listed below be withheld from entry for future storage use.\*

Township 39 North, Range 14 East, Mount Diablo Meridian:

Sections 1, 2, 11, 12 and 13—all.

Section 10—E.  $\frac{1}{2}$ .

Section 14—N.  $\frac{1}{2}$ , SE.  $\frac{1}{4}$ .

Section 23—E.  $\frac{1}{2}$ .

Section 24—N.  $\frac{1}{2}$ , SW.  $\frac{1}{4}$ .

Township 39 North, Range 9 East, Mount Diablo Meridian:

Sections 3, 10, 11, 13, 15, 16 and 22—all.

Section 2—W.  $\frac{1}{2}$ , SE.  $\frac{1}{4}$ .

Section 4—N.  $\frac{1}{2}$ , SE.  $\frac{1}{4}$ .

Section 9—E.  $\frac{1}{2}$ .

- Section 12—W.  $\frac{1}{2}$ .

- Section 14—N.  $\frac{1}{2}$ .

Section 21—E.  $\frac{1}{2}$ .

Section 23—W.  $\frac{1}{2}$ .

Section 27—N.  $\frac{1}{2}$ .

Township 40 North, Range 9 East, Mount Diablo Meridian:

Section 33—S.  $\frac{1}{2}$ .

Section 34—S.  $\frac{1}{2}$ .

2. That all other public lands in the Pit River basin which may be now withheld from entry under the Reclamation Act be restored to entry.

3. That no future appropriations of water for power or other purposes in the Pit River basin that will tend to limit or retard irrigation development in the basin be allowed by the State of California.

4. That measurements of stream flow on South Fork of Pit River near Jess Valley damsite and on Ash Creek at Adin should be resumed by the United States and the State of California.

The above are concurred in.

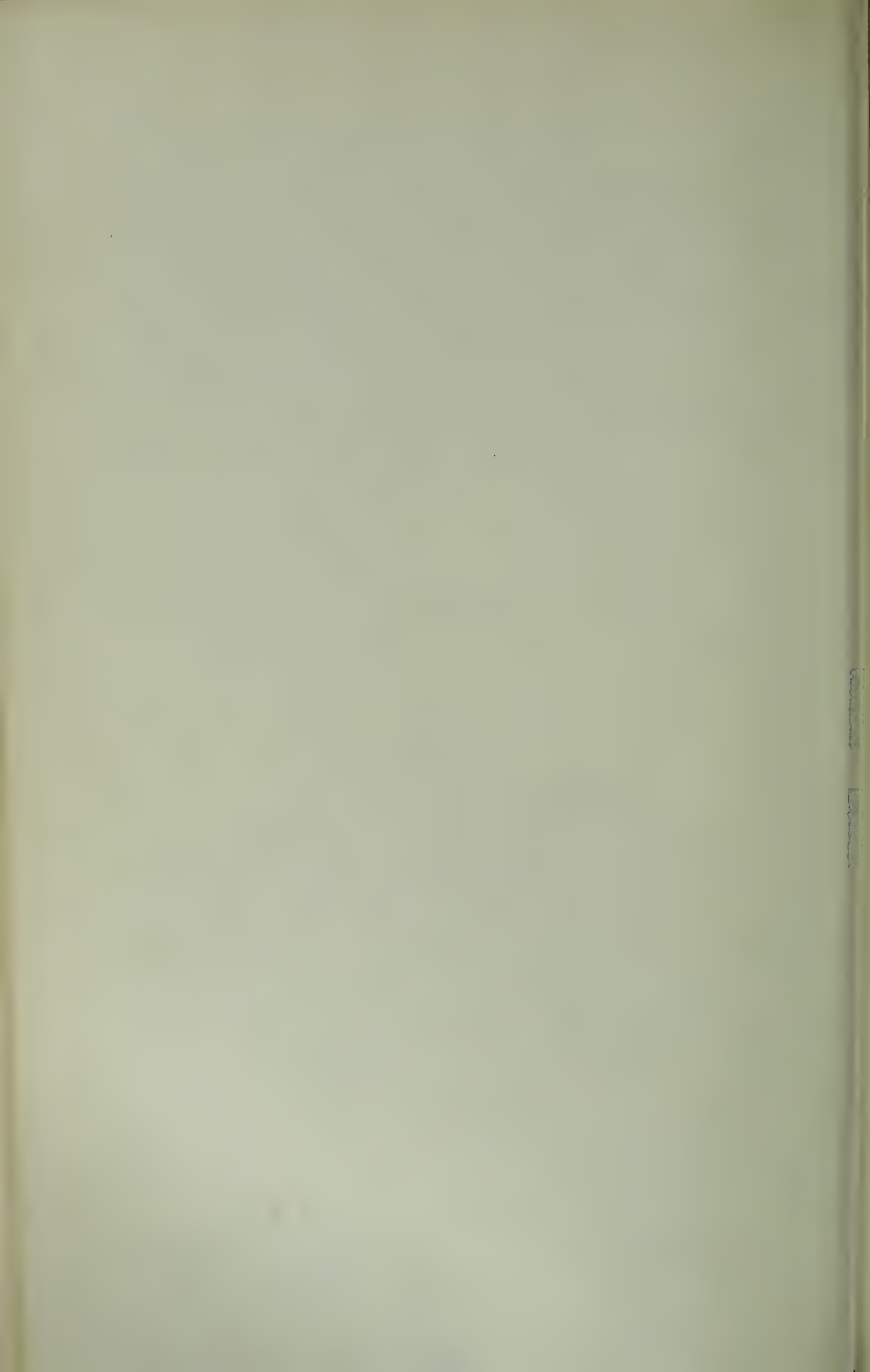
(Signed) W. F. McCLURE,  
State Engineer of California.

E. G. HOPSON,  
Supervising Engineer U. S. Reclamation Service.

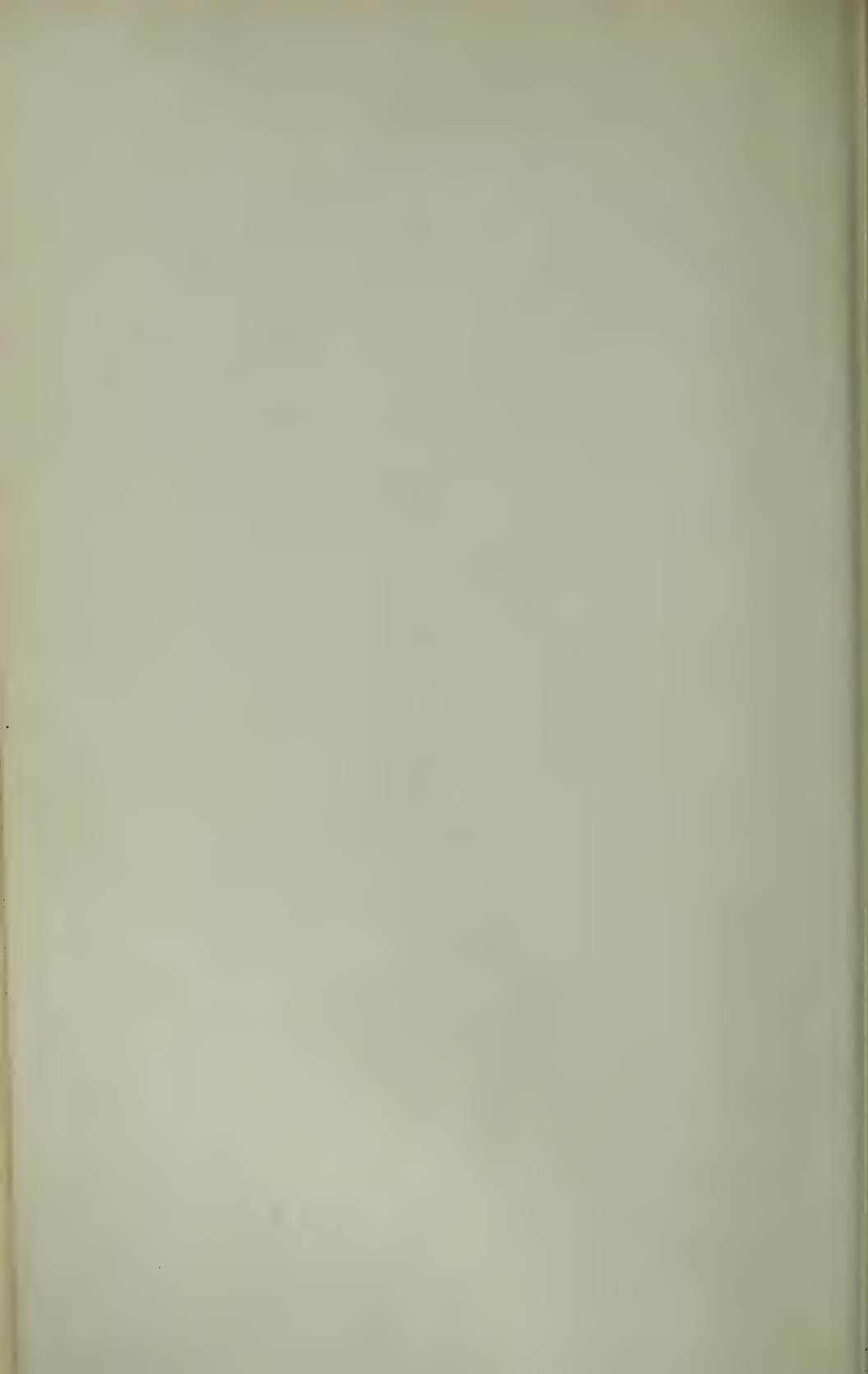
\*NOTE.—Not more than about 100 acres of unentered public land recommended for withdrawal is agricultural, most of the areas being steep, rocky, pasture land.











BIENNIAL REPORT

OF THE

# State Board of Prison Directors

OF THE

State of California

---

SIXTY-FOURTH AND SIXTY-FIFTH FISCAL YEARS

1912-1914



CALIFORNIA  
STATE PRINTING OFFICE  
1915



## STATE BOARD OF PRISON DIRECTORS.

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CHARLES E. McLAUGHLIN.....	Sacramento
WARREN R. PORTER.....	San Francisco
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## OFFICERS OF STATE PRISON AT SAN QUENTIN.

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L. L. STANLEY.....	Resident Physician
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F. V. SIMONTON.....	Resident Dentist
S. L. RANDOLPH.....	Captain of the Yard
CHARLES GULLIVER.....	Captain of the Guard
DANIEL SULLIVAN .....	Turnkey

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DANIEL CURRAN.....	Captain of Guard
JOHN F. KLUNDER.....	Turnkey
D. A. FRASER.....	Resident Physician
C. F. SCHWILK.....	Lieutenant
D. S. CANNY.....	Commissary

---

ED. H. WHYTE.....Parole Officer and State Agent  
Room 13, Ferry Building, San Francisco.

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# BIENNIAL REPORT OF THE STATE BOARD OF PRISON DIRECTORS.

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*His Excellency, HIRAM W. JOHNSON,*  
*Governor of California,*  
*Sacramento, California.*

SIR: As required by law, the State Board of Prison Directors hereby submit their report for the two years ending June 30, 1914. Since the last biennial report was filed, the following changes have taken place on the board: On June 19, 1914, Charles E. McLaughlin, of Sacramento, became a member of the board, succeeding Tiley L. Ford, of San Francisco, whose term expired.

## **Prison Population.**

On June 30, 1914, there were in prison at San Quentin 2,183 men and 26 women. In Folsom prison there were 1,160 men, making a total of 3,369 inmates in the State prisons of California. There were on parole at that time 537 from San Quentin and 227 from Folsom, a total of 764 on parole. There were, therefore, actually under commitment, confined and on parole, a total of 4,133 prisoners, as against 3,565 on June 30, 1912. Practically all of this increase in prison population has been taken care of at San Quentin.

## **Progress in Prison Management and Prison Development.**

The rapid increase in prison population has made it difficult, indeed practically impossible, to provide ample facilities for housing. As fast as buildings are constructed they are occupied, and the prisons are now, as they have been for years, overcrowded. Requests have been made of the Legislature for appropriation for new buildings, and the completion of buildings already projected. We are hopeful that the Legislature will respond as generously as the State's finances will permit, and, if allowed the funds necessary for completion of buildings and extension of walls, we will be enabled to put into practice our plans for the segregation and classification of inmates.

## **SAN QUENTIN PRISON.**

### **New Construction, Repairs and Improvements.**

Since our last report the new cell block, containing 800 single cells, the dining room, kitchen and bake-shop, cold storage plant and ice-making plant, have been turned over to us by the State Department of Engineering, and all are now in use. Under the direction of the State Department of Engineering we have also made extensive repairs to the



hospital buildings. We now have an excellent operating room, sterilizers, laboratory, drug store, medical and surgical wards, detention room, wards for the infirm, and open air quarters on the roof for those afflicted with tuberculosis.

#### **Sanitary Conditions.**

The sanitary condition of the prison is good; the water supply is adequate, though costly, and the sewerage system has been improved and is now first class. The buildings and grounds are well policed, and all refuse is removed daily. The resident physician, or his assistant, makes regular visits to all departments of the prison, taking special notice of all things that might cause spread of disease, and gives proper directions for abatement and instructions in hygiene. This work is done regularly and with such thoroughness as to actually constitute a sanitary survey.

#### **Women's Quarters.**

The building containing the Women's Ward has been completely overhauled and renovated. The roof and fire walls and exterior of the building have been fire-proofed, and the interior tinted or painted; a system of steam heating has been installed, and many minor improvements have been added that tend to make it more cheerful, comfortable and sanitary.

#### **Food Supply.**

Every precaution is taken to see that we get full weight, full count, full measure and quality in accordance with specifications, from every contractor, and the commissary and stewards have been instructed and do insist upon a most rigid inspection of all articles purchased, particularly items of subsistence. Articles not up to standard are rejected. Every effort is made to prepare foodstuffs in ways that will prove appetizing and nutritious. While the food supply to prisoners is necessarily plain in character, it is, nevertheless, ample, wholesome and very well prepared, and served as appetizingly as possible, considering the great number for whom it is prepared.

#### **Health of Prisoners.**

The medical department has attained a place of first importance in our management. Every man received is given a thorough physical examination. Many men enter the prison in bad shape physically—nervous, run-down, exhausted, and showing in many ways the results of irregular and intemperate living. The physical examinations show almost 25 per cent of the newcomers to be tuberculous in incipient stage. These receive the best of treatment in open air wards. Many have venereal diseases, and some syphilitic taint, requiring isolation and special treatment. Those who have been addicted to the use of

opium, morphine, cocaine or other narcotics, require and receive special treatment and cure. Frequently men received are in need of an operation or medical treatment before it is possible to assign them to labor.

#### **Educational.**

Rapid strides have been made in the past two years in the educational work. We are now conducting a day school for boys or young men who are in need of rudimentary training. These young men are assigned alternate work with study—spending half of each day in the shops and an equal amount of time in the school, which is conducted along lines comparable with the public schools, graded from first to eighth grades. Night schools have been organized for the benefit and training of men of mature years. We also have an arrangement with the University of California by which our inmates can take correspondence courses. Supplemental classes have been organized as an aid to the men taking correspondence courses, and the results have been very gratifying.

The library has undergone improvements in the past year, and is now in good shape. We have on our shelves and catalogued at the present time 7,250 volumes, and we also subscribe for the standard and popular magazines, which are systematically distributed.

#### **Manufacturing Department.**

Considerable progress has been made in the past year in the manufacturing departments, and the quality of the product now turned out under the State Use system has been improved to such an extent that the complaints, which were so numerous in the early days of the use of the system, have been greatly minimized. The furniture factory has recently executed orders for the State Capitol building, consisting of roll top and flat top desks, tables, chairs, book cases, filing cabinets and typewriter desks, and they have been much admired and favorably commented upon when compared with articles of similar character purchased from regular dealers.

### **FOLSOM PRISON.**

#### **Discipline.**

Aside from the threatened outbreak among the number of offenders who were in solitary confinement, early in the spring of 1914, there has been nothing of a very serious nature to mar the otherwise good behavior of the inmates. Taking the prison body as a whole, the prison discipline has been excellent, and during the period of this report there have been fewer infractions of the rules than at any other similar period in the history of the prison.

### **General Improvements.**

Modern concrete lavatory and wash and bath rooms have been built inside the prison; cells have been thoroughly renovated, balconies repaired and walls painted. Extensive improvements have also been made in the officers' and guards' quarters, and a new stone building—an extension of the old building—has been completed. We have installed in these new quarters the photograph gallery, printing office, officers' and guards' barber shop, clothing room and Bertillon room. Several new guard posts have been built and others repaired, and many minor improvements have been made in all quarters of the prison as need for them were shown and finances permitted.

### **Ventilating System.**

The system of ventilation recently installed meets our every expectation in furnishing fresh air to the prisoners' sleeping quarters, and has had excellent effect upon the inmates' health. This system consists of a six-inch cylindrical duct, leading from an exhaust grille to each of the 373 cells, and connects with a main over each tier, the mains connecting at the joining of the buildings, where an electrical fan exhausts through the roof to the outside atmosphere.

### **Health of the Inmates.**

Prisoners receive the best of medical attention. Every newcomer is examined. The medical staff is efficient, and everything possible is done to put the men in such shape that they actually leave the prison in better health than when they entered. That proper medical attention, improved sanitary conditions, regular living and wholesome food works wonders in the health of the prisoners is demonstrated by the death rate records, which show that only twenty-four deaths, resulting from sickness and senility, occurred in this biennial period.

### **Prison School.**

The successful operation of the school established at Folsom Prison has been most gratifying. Arrangements have been made to enable prisoners to take up the elementary branches, and inmate instructors are conducting the classes under the direction of an instructor from the University of California, who visits the school at regular intervals.

The prison library has been growing constantly, and now has 3,400 volumes of standard fiction, poetry, biography and text books, to which all the inmates have access, as well as 200 weekly or monthly periodicals, which are distributed in systematic manner from cell to cell.

### **New Construction.**

The new cell building that is being constructed under the supervision of the Department of Engineering will have accommodations, when complete, for 512 prisoners, one man to a cell, and each cell will be



equipped with electric light, steam heat and running water. We are rendering every assistance that we can possibly render to the Department of Engineering, and hope that that department will be able to devise some means for rapid completion of this building, or put it into such shape as will enable us to occupy it, without waiting for the completion of the outer granite building, which may take many years to build.

#### **Farm and Stock Department.**

During the past two years success has attended practically all of our efforts in the farm and stock departments, and much of the land in Folsom that was unused for many years, and thought to be of little or no value for farming purposes, is yielding fine and abundant crops; onions, cabbages, radishes, carrots, squash, etc., all of good quality, are grown in sufficient quantities to enable us to furnish not only the officers and guards, but the prison mess, thus adding greater variety to the fare and keeping down the cost. One hundred and forty acres which, prior to the period of this report, were unused, have been cleared of brush and stone and cultivated and sown to barley and oats, making a total of 240 acres now under cultivation.

A new dairy barn has been built of concrete, with silo adjoining. This barn, which was constructed under the supervision of the Department of Engineering, is first class in every particular.

#### **PAROLES.**

Splendid success has attended the operation of the parole system during the past two years. As we grow in experience with the parole system and with paroled men, we are evolving better methods of handling the prisoners' applications for parole, and determining their fitness, and also better facilities for their supervision while on parole. The parole law was used very cautiously in the beginning, but experience has demonstrated its value and usefulness in weaning men away from crime and restoring them to the ranks of self-supporting, self-respecting citizens. We have gradually increased the number of paroles year by year. Since the parole statute became effective in 1893, 2,937 paroles have been granted, of which number 1,096 have been paroled during this last biennial period. At the present time 227 are on parole from Folsom and 537 from San Quentin, a total of 764 now on parole. Records show that 22 per cent of the men fail to observe all of the conditions of the parole, while 78 per cent succeed. Of the 22 per cent who are classed as failures, only 4 per cent commit new crimes, the other 18 per cent failing to observe parole conditions or commit petty offenses.



In addition to a showing of greater liberality in the matter of paroles during the past four years, we have modified many of the conditions, such as removing the necessity for making a deposit and for advertising intention to apply for parole. These conditions have been removed as experience showed them to be operating in favor of the men with friends and money and against the penniless and friendless, no matter how good a case he might have.

During the past two years we have, in connection with the parole work, developed what practically amounts to an employment agency for placing the men, and besides helping them to get employment, we furnish them with clothing, transportation, and money with which to purchase food until they reach their employment; and in many cases with tools.

#### GENERAL TREATMENT OF PRISONERS.

We are trying, with every means in our power, to take men who are committed to our care and return them to society better than when they were received at the prisons. We are endeavoring to supplant sickness with health, idleness with industry and ignorance with knowledge. Special attention is given to the physical, mental and moral welfare of all inmates. Medical attention and hospital facilities and sanitation are considered of prime importance. The educational opportunities are excellent at both our prisons, and trade-training is fostered and developed. The parole system is regarded as perhaps our most valuable agency in rehabilitation, and every stage in it, from the time a prisoner's application for parole is filed until he receives his final discharge by expiration of sentence receives our careful attention.

In conclusion we wish to say that our work has been made easy and pleasurable by the support given this board by your Excellency.

Respectfully submitted.

C. L. NEUMILLER.  
W. R. PORTER.  
HENRY EICKHOFF.  
C. E. McLAUGHLIN.  
CHAS. SONNTAG.

## WARDEN'S REPORT.

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STATE PRISON, SAN QUENTIN, CALIFORNIA.

December 12, 1914.

*To the Honorable, the State Board of Prison Directors,  
San Quentin, California.*

GENTLEMEN: I have the honor to submit herewith my report of the San Quentin State Prison for the sixty-fourth and sixty-fifth fiscal years, which includes reports of the various heads of departments. Detailed information concerning population, health, ages, nativity and occupations of the prisoners, the cost of maintenance, distribution of supplies, operations of the jute mill, the clothing, shoe and furniture factories; medical, dental and educational, as well as the finances of the institution, will be found in the reports of the Clerk, Commissary, Distributing Officer, Turnkey, Chaplain, Resident Physician, Resident Dentist, Captain of the Yard and Captain of the Guard.

### POPULATION.

That there has been a very large increase in population during the past year, will be observed by the tabulated report of the Turnkey. The daily average population during the sixty-second fiscal year was 1,906; sixty-third fiscal year 1,892; sixty-fourth fiscal year 1,902; sixty-fifth fiscal year 1,990; and at the time of submitting this report, the population is 2,260. As is well known to the members of your honorable Board, this extraordinary increase is due to the fact that during the past year the superior court judges have refrained from sending many offenders to Folsom because of the over-crowded condition there, and have been sending convicted men here because they supposed that on account of the opening of our new cell building we would have ample room for housing. While the opening of the new cell building gives us accommodation for housing 800 men, it must also be borne in mind that prior to its opening, the old cell buildings were greatly overcrowded and hundreds of men were sleeping in the quarters now used for manufacturing purposes. We are again overcrowded and lack facilities for the proper housing of all inmates.

### DISCIPLINE.

The discipline covered by the period of the report has been very good. You will observe from the report of the Captain of the Yard

that the number of infractions of the rules—in proportion to the population—has greatly decreased. All forms of corporal punishment have been abolished. The “sash and blind” building has not been used for incorrigibles since November, 1913. The usual penalty is forfeiture of privileges for minor infractions of the rules, and confinement in the dungeon for more serious offenses.

#### HEALTH OF PRISONERS AND MEDICAL ATTENTION.

Every man received nowadays is given a thorough physical examination. Many men come to us in bad shape. The physical examinations show many cases of tuberculosis in incipient stages; venereal diseases, and syphilitic taint, requiring isolation and special treatment. Many are addicts to the habit of using opium, cocaine, morphine, and these require and receive special treatment and cure. The medical department has attained a place of first importance in our policy of management. Frequently men when received here, are in need of an operation or other medical treatment before it is possible to assign them to labor. The report of the Physician shows that during the past two years 1,251 operations were performed. We have been fortunate indeed, in securing the help of many specialists who have given their time and services gratuitously, and while commending the splendid work of the Resident Physician, Dr. L. L. Stanley, I also want to take this occasion to thank Doctors G. R. Hubbell, A. S. Goldman, R. L. Rigdon, Robt. Peers, L. S. Mace, G. L. Boalt, E. D. Chipman, and A. F. and L. D. Green, for services rendered.

In touching upon health matters, I call your attention to the fact that the result of physical examinations and improvements in medical attention and hospital facilities, is rather strikingly shown not only in the improved health of the men, but in the death rate. A comparison of records on the latter subject for the past eight years shows that during the fiscal year ending June 30, 1914, we had not only the lowest death rate in proportion to the population, but also, regardless of increase in population, a fewer number of deaths than in any other period during the past eight years. During the fiscal year ending June 30, 1914, with an average population of 2,209, we had but 18 deaths, or, stated in percentage terms, a death rate of 8.15 per thousand.

The work of the dental department is treated fully in the report of the Resident Dentist, which is the first report on that subject, as the department was first established in the period covered by this

report, and in referring to it I want to say that it is a big factor in contributing to the health of the inmates. Viewing the work done in this department, and observing the condition of the men as received, it is difficult to comprehend how matters were managed without dental attention in the past. Certainly, the establishment of the dental department was a good move and in line with the humanities.

#### EDUCATIONAL.

Rapid strides have been made in the past year in the educational work. The Chaplain, who acts as educational director, examines every prisoner as he is received. Young men who are in need of training are assigned to day school. The boys, or young men, are assigned alternate work with study. Half of the number in the day school work in the morning and attend school in the afternoon, while the half who work in the afternoon attend school in the morning. For the benefit of the men of more mature years who need rudimentary training night schools have been organized, and we have at the present time 91 men attending night school. We also have an arrangement with the University of California by which our inmates can take correspondence courses, and since that arrangement 578 men have enrolled for correspondence lessons, and at the present time 258 are taking courses and pursuing their studies earnestly and diligently. Supplemental classes have been organized as an aid to the men taking correspondence courses, and one hour each evening is devoted to class room instruction. The men taking agricultural courses have been organized into the San Quentin Agricultural Club, and every Saturday afternoon two hours are devoted to talks, lectures and quizzes on the subjects they are studying. We are indebted to T. F. Hunt, Dean of the Agricultural College, H. E. Van Norman, Vice Dean of the Agricultural College and Director of the University Farm, Professors W. G. Hummel, F. F. Nalder, I. W. Howerth, and J. Evan Armstrong, for special help, personal instruction, talks and lectures for the benefit of the inmates taking correspondence courses.

I am doing everything possible within our means to build up the library, and have encouraged the men to make use of it. Our books are carefully selected and, so far as practicable, we try to direct the choice of books so as to secure the greatest benefits to the individual. We have on our shelves and catalogued at the present time 7,250 volumes, including much that is good in fiction, poetry, biography, history, educational, scientific and miscellaneous. We also subscribe for many of the popular standard magazines, which are systematically dis-



tributed. Our records of books drawn shows that 70 per cent of the men confined draw books, thus availing themselves of the opportunity to improve and educate themselves by reading.

#### MANUFACTURING DEPARTMENT.

We have made considerable progress during the past year in the manufacturing departments, particularly the furniture, clothing and shoe shops. The complaints that were so numerous against the delays in execution of orders, and the unsatisfactory character of the furniture that was made in the early days of the establishment of the furniture factory, have been minimized. The installation of the modern equipment that your honorable Board authorized for the furniture factory during the past year has enabled us to catch up with many orders that were overdue, also to very materially better the character of our product.

As you are well aware, the operations of the jute mill during the past season have not been very satisfactory, owing to the high prices paid for raw jute in 1913, that entered into the making of bags for the season of 1914; the tariff changes on burlap used by bagmakers; the drop in prices of finished bags in the middle of the order season, and requirements of the jute bag law that placed us at commercial disadvantage with the result that we were unable to sell our bags, and have carried over 2,700,000 bags, tying up considerable money and very seriously affecting the financial operations of the institution.

#### IMPROVEMENTS.

Since the last report the new cell house has been opened and the new dining room, kitchen and bake shops have been in use since November, 1913. The ice and cold storage plant is complete and we now have excellent facilities for cold storage of meats. The Women's Building has been water-proofed, plastered and painted, and there have also been many minor improvements. Both the old and new hospitals have been remodeled, and the roof of the old hospital and the library converted into open air wards for the care and cure of tuberculosis.

#### APPROPRIATIONS.

I have already submitted to your honorable Board a forecast of the needs of the institution for the sixty-sixth and sixty-seventh fiscal years and, with your approval, I submitted a statement of our request for appropriations to the Board of Control and the State Controller.

## RECOMMENDATIONS.

*Earning System for Prisoners*—In my opinion sufficient appropriation ought to be made to enable us to institute a system of paying wages, or earnings, to the men who do good work. Such a course will help us to make a success of the plan of manufacturing articles for use in the other state institutions, and will act as a natural yet powerful incentive to men to do good work. It will also be in line with the humanities, in that it will place before the prisoner an opportunity to earn, even while confined, some money—even though a small amount—that he can contribute to the support of his loved one who may be suffering while he is in prison, or, if he is without dependents, save until he leaves the prison. I have no doubt that in some cases money earned and saved while in prison would enable a man to make a proper start along honest paths, never to return to prison.

## ROAD BUILDING.

Under the existing laws as to working prisoners on public roads, we are authorized and directed to employ at least twenty prisoners daily, during fair weather, in the construction and repair of public roads in this county, restricted however to a distance within six miles of the prison buildings. During the past year we have worked from 20 to 30 men on the toll road at a point near San Rafael. These men worked under the supervision of the road boss, all the work being done on the honor system—that is, without the presence of armed guards. By legislative enactment removing the distance limit and properly providing for the support of the prisoners by the counties making use of their labor, and encouragement to the men either by payment in money, or credits allowed in time for road work performed by the new system, we could provide several hundred men for road work to be done for the benefit of the counties or the state.

## CONCLUSION.

During the period covered by this report I have been especially favored by your honorable Board by appointment to the position that I now occupy while acting as Warden at Folsom Prison, and during all of the time, in both positions, I have received whole-hearted cooperation. I take this opportunity to express my sincere appreciation of the confidence you have shown in me, and the courtesies extended, and I hope that my efforts to carry out your policy of fair,

humane treatment of the wards under our charge, warrant your approval. It is with pleasure that I also commend all of the officers, guards and employees of the prison who have, by loyal and efficient service, made it possible for me to give force and effect to your policies.

Respectfully,

JAMES A. JOHNSTON,  
Warden.

## CLERK'S REPORT.

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CLERK'S OFFICE, CALIFORNIA STATE PRISON,  
SAN QUENTIN, CALIFORNIA, June 30, 1913.

*To the Honorable State Board of Prison Directors.*

GENTLEMEN: I have the honor to submit herewith, in tabulated form, statements showing all financial transactions of this prison during the fiscal year ended June 30, 1913, together with a summary of assets and liabilities at said date.

Respectfully,

MARK E. NOON,  
Clerk.



**TABLE**

**Cash Statement California State Prison at San Quen**  
**CASH**

Account	1912				
	July	August	September	October	November
Cash on hand July 1, 1912	\$151 64				
Cash in bank July 1, 1912	1,675 48				
Salary appropriation	9,243 33	\$9,522 01	\$9,523 47	\$9,629 82	\$9,504 16
General appropriation, sixty-third fiscal year	4,842 35	13,604 82			
General appropriation, sixty-fourth fiscal year	686 30	18,200 72	19,196 86	18,882 72	1,464 07
San Quentin Prison Fund		8,479 25	6,198 54	8,469 83	350 45
Jute Revolving Fund	250 65			90 15	
Commissary Department	226 42	261 70	230 57	467 42	416 07
Laundry Department	93 50	74 95	96 05	78 30	79 80
Medical Department	9 70	26 70	16 15	17 25	20 05
Manufacturing Department	35 85	41 70	35 30	35 40	33 60
Jute Department	14 25	42 45	764 40	1,097 25	510 16
Stable Department	7 50				
Rents	87 00	82 00	82 00	86 00	86 00
Excess water	10 90	13 00	9 70	13 60	7 50
Excess gas	9 30	13 20	7 80	9 15	9 75
Manufacturing Department debtors	4,740 20	5,393 92	2,598 66	7,921 45	2,397 85
Officers and guards' mess	75 25	52 80	35 25	40 15	33 65
Grain bags	44,990 25	20,614 73	14,866 65	921 88	
Bureau of Navigation			1,772 00		
Geo. W. Turner	169 00				
Farm				80	2 00
United States					67 35
L. E. Gregor (refund)				40	
Western Union Telegraph Company (refund)					
Pacific Gas and Electric Company (refund)					
Warden's residence, current expenses					
Construction account					
Totals	\$67,318 87	\$76,423 95	\$55,433 40	\$47,762 57	\$14,982 46

**CASH**

San Quentin Prison Fund	\$26,293 07	\$26,617 15	\$20,514 53	\$10,599 90	\$3,663 78
Jute Revolving Fund	24,176 05			90 15	
Salaries of officers and guards	6,187 51	6,593 17	6,622 81	6,772 49	6,644 67
Salaries of jute mill employees	2,793 32	2,666 34	2,638 16	5,594 83	2,596 90
Salaries, parole officers	262 50	262 50	262 50	262 50	262 50
Allowances in lieu of board	613 18	621 00	657 17	649 34	689 67
Discharged prisoners' allowance	150 00	175 00	165 00	170 00	180 00
Discharged prisoners' transportation	158 90	199 50	146 35	211 20	197 60
Merchandise		39,342 42	22,204 52	21,794 36	
Gas		669 75		192 90	
Water		1,550 42	922 48	706 73	
Electric light		262 39	133 18	145 45	
Electric power		1,369 71	798 57	765 90	
Allowance to paroled prisoners			96 20	47 95	49 70
Raw jute, cost, freight and insurance		250 65			
Drugs and medicines		340 04	285 83	178 84	
Parole officer expense		122 43	63 50	259 23	
Discharged United States prisoners		5 35			
H. M. Newhall & Company				1,675 48	
W. A. Cannedy					302 50
General appropriation (refund)					
Cash on hand June 30, 1913					
Cash in bank June 30, 1913					
Totals	\$60,634 53	\$81,047 82	\$55,510 80	\$47,117 15	\$14,587 41

## No. 1.

tin for the Sixty-fourth Fiscal Year, June 30, 1913.

## RECEIPTS.

December	1913						Totals
	January	February	March	April	May	June	
							\$151 64
							1,675 48
\$9,402 00	\$9,403 83	\$9,303 17	\$6,850 83	\$9,426 34	\$9,379 66	\$9,349 34	110,537 96
							18,447 17
36,061 10	18,746 34	18,543 78	18,944 73	18,748 49	18,757 17	1,246 93	189,470 21
9,605 33	5,380 03	6,755 73	5,761 89	7,965 83	4,987 59	201 05	64,156 12
	18,540 15	71,959 95	18,630 60	29,433 15	24,267 05	254 00	163,425 70
289 70	266 91	316 34	275 20	257 06	208 42	251 25	3,467 06
93 70	68 10	71 60	70 75	78 95	68 40	92 70	966 80
22 35	19 90	20 30	19 60	16 25	18 05	22 75	229 05
42 35	25 65	34 75	38 75	34 40	39 25	37 80	435 80
122 95	120 44	25 35	143 08	5 90	69 64	1,010 89	3,926 76
							7 50
86 00	86 00	86 00	86 00	86 00	86 00	86 00	1,025 00
5 75	5 30	6 55	7 70	5 55	9 30	14 20	109 05
14 85	18 15	14 85	10 95	10 65	8 70	14 60	141 95
3,847 68	603 25	1,421 87	6,804 18	1,173 71	4,776 60	1,555 20	43,234 57
98 75	17 80	22 80	32 85	27 90	37 95	48 80	523 95
	13,013 75	25,239 59	1,592 20	7,598 25	93,825 05	106,603 26	329,265 61
1,741 00		2,008 00			2,164 00		7,685 00
							169 00
2 00	2 00	2 00	2 00	2 00	2 00	2 00	16 80
				121 85			189 20
	75						40
							75
				2,609 05			2,609 05
				253 75			253 75
						68 59	68 59
\$61,435 51	\$66,318 35	\$135,832 63	\$59,271 31	\$77,855 08	\$158,704 83	\$120,859 96	\$942,198 92

## DISBURSEMENTS.

\$6,366 48	\$1,114 41	\$4,005 06	\$7,347 98	\$4,677 12	\$7,418 67		\$118,618 15
	13,134 19	25,264 94	1,735 28	7,604 15	93,894 69		165,899 45
6,378 16	6,406 33	6,500 67	6,583 33	6,623 84	6,579 33	\$6,577 17	78,474 48
2,761 34	2,735 00	2,540 00	2,525 66	2,540 00	2,537 83	2,509 67	31,439 14
262 50	262 50	262 50	262 50	262 50	262 50	262 50	3,150 00
648 84	651 33	640 83	650 00	662 67	659 67	659 33	7,803 03
160 00	235 00	135 00	210 00	160 00	260 00	185 00	2,185 00
130 30	219 40	100 35	195 80	150 15	195 45	161 85	2,066 85
39,218 74	20,859 57	21,333 10	18,436 22	23,050 70	20,117 66	146 40	226,503 69
1,165 50	398 85	485 55	391 20	198 18	184 26		3,686 19
1,375 34	549 92	641 58	663 55	631 63	654 23		7,695 78
357 95	205 72	225 74	215 15	161 50	160 76		1,867 84
1,606 13	762 30	745 40	921 72	904 74	945 17		8,819 64
		95 60		173 65	122 95	80 65	666 70
	18,540 15	71,959 95	18,630 60	29,433 15	24,267 05		163,081 55
417 24	155 26	116 72	176 21	210 09	200 04		2,080 27
427 89	273 05	538 44	398 36	243 28	368 43	116 50	2,911 10
							5 35
							1,675 48
							302 50
						500 00	500 00
						17,634 70	17,634 70
						95,132 03	95,132 03
\$61,276 41	\$66,502 98	\$135,591 43	\$59,348 56	\$77,787 35	\$158,828 68	\$123,965 80	\$942,198 92

## MONTHLY EXPENSES FOR THE

Monthly expense	1912				
	July	August	September	October	November
Materials and supplies.....	\$17,332 42	\$18,147 25	\$20,627 47	\$18,560 38	\$20,131 32
General expenses .....	1,964 67	2,771 14	4,864 07	2,234 80	1,746 79
Jute Department expenses.....	2,326 51	2,912 88	1,506 72	888 57	839 85
Manufacturing Department expenses	67 24	93 52	38 65	87 97	49 11
Raw jute, freight and insurance.....			90 15		
Salaries, officers and guards.....	9,522 01	9,523 47	9,629 82	9,504 16	9,402 00
Board allowances .....	611 00	657 17	649 34	689 67	648 84
Discharged and paroled prisoners...	308 90	377 40	332 00	378 10	372 60
Total expense per month.....	\$32,132 75	\$34,482 83	\$37,738 22	\$32,343 65	\$33,220 51

## ANALYSIS OF

Items	1912				
	July	August	September	October	November
Telephone and telegraph.....	\$59 91	\$51 70	\$36 36	\$46 10	\$72 57
Parole office .....	247 89	285 11	259 23	229 24	198 65
Electric light .....	150 00	133 18	145 45	163 39	194 56
Gas .....	368 85	461 25	192 90	294 75	409 50
Press clippings .....	10 00	10 00	10 00	10 00	10 00
Water .....	786 09	844 60	639 94	750 69	486 29
Express .....	25 66	23 43	19 49	28 93	18 62
Postage .....	90 00	160 00	90 00	90 00	50 00
Traveling .....	34 85	37 50	36 45	53 10	43 30
Prison directors' expenses.....		165 70	10 15		
Dentist .....	125 00	80 00		76 00	148 50
Optician .....				9 95	
Sundries .....	65 82	578 67	3,424 10	482 65	114 80
Total general expenses.....	\$1,964 67	\$2,771 14	\$4,864 07	\$2,234 80	\$1,746 79

## YEAR ENDING JUNE 30, 1913.

December	1913						Totals
	January	February	March	April	May	June	
\$18,092 93	\$19,112 16	\$16,697 31	\$21,854 27	\$19,536 97	\$21,343 90	\$19,791 89	\$231,228 27
1,808 51	3,806 78	1,989 98	1,647 56	1,785 79	2,419 44	1,528 60	28,568 13
3,277 75	1,135 71	2,501 18	1,972 32	1,279 74	4,986 49	2,583 05	26,240 77
28 40	31 88	14 94	22 05	28 04	42 85	65 93	570 58
18,540 15	71,959 95	18,630 60	29,433 15	24,267 05	254 00	58,164 59	221,339 64
9,403 83	9,303 17	9,376 49	9,426 34	9,379 06	9,349 34	9,323 33	113,143 62
651 33	640 83	650 00	662 67	659 67	659 33	678 00	7,857 85
274 40	620 15	267 45	574 45	450 50	583 45	231 60	4,871 00
\$52,077 30	\$106,610 68	\$50,127 95	\$65,592 81	\$57,387 42	\$39,638 80	\$92,466 99	\$633,819 86

## GENERAL EXPENSE.

December	1913						Totals
	January	February	March	April	May	June	
\$45 04	\$61 37	\$65 75	\$46 32	\$64 77	\$81 19	\$58 88	\$689 96
273 05	693 44	378 99	343 28	368 42	311 75	164 28	3,753 34
205 72	225 74	215 15	161 50	160 76	130 34	128 46	2,014 25
398 85	485 55	391 20	198 18	184 26	168 10	169 20	3,722 59
10 00	10 00	10 00	10 00	10 00	10 00	10 00	120 00
482 12	567 44	600 52	557 41	578 30	821 14	710 04	7,825 18
19 90	14 74	14 16	14 22	21 34	22 34	16 42	239 25
100 00	90 00	90 00	-----	135 00	140 00	-----	975 00
41 30	59 50	37 85	132 35	131 00	58 40	45 20	710 80
8 70	2 00	-----	8 70	6 75	-----	185 10	387 10
130 00	195 00	-----	-----	98 00	282 00	-----	1,134 50
-----	6 00	6 50	-----	12 00	10 25	12 50	57 20
93 83	1,396 00	179 86	175 00	15 19	383 93	28 52	6,938 97
\$1,808 51	\$3,806 78	\$1,989 98	\$1,647 56	\$1,785 79	\$2,419 44	\$1,528 60	\$28,568 13



**COSTS OF MAINTENANCE AND OPERATION OF PRISON AND PER CAPITA DISTRIBUTION BASED ON DAILY AVERAGE CENSUS OF 1910 INMATES FOR THE SIXTY-FOURTH FISCAL YEAR.**

Groups	Costs per group		Per capita per annum		Per capita per diem	
	Gross	Net	Gross	Net	Gross	Net
1—Guards: Salaries, allowances and mess	\$149,448 49	\$148,925 04	\$78 24	\$77 97	\$0.214	\$0.212
2—Prisoners' subsistence: General, female and hospital messes	100,712 51	92,888 31	52 73	48 61	.144	.133
3—Prisoners' furnishings and service: Clothing, shoes, beds and bed- ding, laundry, tobacco, sta- tionery, etc.	35,714 42	34,747 62	18 70	18 10	.051	.048
4—Maintenance and expense: Administration, departmental and general expenses, exclu- sive of jute and manufactur- ing department	70,134 01	60,021 49	36 72	31 42	.101	.086
Total gross and net costs	\$356,009 43	\$336,532 46				
Gross and net per capita per annum			\$186 39	\$176 19		
Gross and net per capita per diem					\$0.510	\$0.480

**MONTHLY RECEIPTS REMITTED TO CONTROLLER.**

	San Quentin Prison Fund	Jute Revolving Fund	Totals
1912—July	\$26,293 07	\$24,176 05	\$50,469 12
August	26,617 15		26,617 15
September	20,514 53		20,514 53
October	10,599 90	90 15	10,690 05
November	3,663 78		3,663 78
December	6,363 48		6,366 48
1913—January	1,114 41	13,134 19	14,248 60
February	4,005 03	25,234 94	29,270 00
March	7,347 98	1,735 28	9,083 26
April	4,677 12	7,604 15	12,281 27
May	7,418 67	93,894 69	101,313 36
June	88,610 39	21,197 65	109,808 04
Totals	\$207,228 54	\$187,097 10	\$394,325 64

NOTE.—Remittances to San Quentin Prison Fund include the sum of \$146,094.67 excess from sales of jute products after replenishing the Jute Revolving Fund. Chapter 294, 1911.

**ASSETS AND LIABILITIES AT CLOSE OF SIXTY-FOURTH FISCAL YEAR,  
JUNE 30, 1913.**

California State Prison .....		\$2,007,058 22
Buildings .....	\$515,326 08	
Real estate .....	50,910 55	
Reservoirs .....	31,278 55	
Furniture and fixtures .....	13,060 62	
Jute factory and equipment .....	470,104 83	
San Quentin Prison Fund .....	300,136 54	
Jute Revolving Fund .....	178,548 35	
Salary appropriation .....	10,928 43	
Support appropriation .....	33,039 73	
Printing appropriation .....	985 51	
Inventories .....	319,898 40	
Cash .....	112,766 73	
Accounts receivable:		
Grain bag debtors .....	73,742 48	
United States .....	201 00	
Bureau of Navigation .....	2,123 50	
State institutions .....	11,385 14	
Prison employees .....	316 15	
Warden's residence .....	518 37	
Accounts payable:		
Salaries and allowances .....		10,031 23
Sundry creditors .....		111,181 41
Totals .....	\$2,128,240 93	\$2,128,240 96

**PREPARED IN ACCORDANCE WITH RESOLUTION OF THE NATIONAL  
CONFERENCE OF CHARITIES AND CORRECTIONS.**

Adopted May 15, 1906.

Population	Male	Female	Totals
Number of inmates present at beginning of fiscal year .....	1,913	24	1,937
Number received during the year .....	867	14	881
Number discharged or died during the year .....	876	13	889
Number on hand at end of fiscal year .....	1,904	25	1,929
Daily average attendance (i. e., number of inmates actually present) .....	1,878	24	1,902
Average number of officers and employees during the year .....	120	1	121

## Expenditures.

	Amount	Total
Current expenses:		
1. Salaries and wages .....	\$113,063 62	
2. Clothing .....	42,085 73	
3. Subsistence .....	118,281 19	
4. Ordinary repairs .....	3,082 43	
5. Office, domestic and outdoor expenses .....	85,284 57	
		\$361,797 54
Extraordinary expense:		
1. New buildings, land, etc.* .....		
2. Permanent improvements to existing buildings .....		
Grand total .....		\$361,797 54

\*New cell houses and cottages for employees, in course of construction, are under the supervision of the State Department of Engineering, and the expense in connection with said buildings is paid from a special appropriation for that purpose, controlled by the Department of Engineering.

## CLERK'S REPORT.

CLERK'S OFFICE, CALIFORNIA STATE PRISON,  
SAN QUENTIN, CAL., June 30, 1914.

*To the Honorable, State Board of Prison Directors.*

GENTLEMEN: I have the honor to submit herewith, in tabulated form, statements showing all financial transactions of this prison during the fiscal year ended June 30, 1914; together with a summary of assets and liabilities at said date.

Respectfully.

MARK E. NOON,  
Clerk.



**TABLE**

**Cash Statement California State Prison at San Quen**

**CASH**

Account	1913				
	July	August	September	October	November
Balance on hand July 1, 1913.....					
Support appropriation, sixty-fourth year .....	\$18,386 81	\$17,643 92	\$5 33		
Salary appropriation, sixty-fourth year .....	9,323 33				
Salary appropriation, sixty-fifth year .....		2,540 00	7,806 67	\$6,999 17	\$7,151 67
San Quentin Prison Fund.....	11,378 99	14,064 59	30,886 45	33,858 81	25,823 12
Jute Revolving Fund.....		58,164 59	1,111 24	100 20	
Commissary Department .....	199 83	202 25	710 37	770 90	26 61
Laundry Department .....	71 30	74 60	90 65	77 85	88 45
Medical Department .....	17 05	22 35	16 80	32 65	26 00
Manufacturing Department .....	31 15	33 90	32 55	26 80	31 80
Jute Department .....	167 34	19 20	60 80	7 20	21 61
Dental Department .....					
Distribution Department .....					
Farm .....	2 00	2 00	2 00	2 00	2 00
Ice plant .....					
Officers and guards' mess.....	43 00	43 80	38 10	24 75	29 00
Rents .....	86 00	85 00	92 00	94 70	92 00
Excess water .....	15 90	7 85	17 50	12 15	9 70
Excess gas .....	12 45	14 55	9 90	15 60	6 90
Manufacturing Department sales.....	2,641 36	2,294 88	530 10	4,500 19	8,492 07
Grain bag sales.....	61,132 37	15,159 81	4,135 25	10,251 00	612 00
Miscellaneous sales .....	96 43	111 74	64 12	93 01	
United States .....			201 00		430 00
Bureau of Navigation.....		2,123 50			2,171 50
Warden's residence, current expense .....					554 46
Totals .....	\$103,605 31	\$112,609 53	\$45,810 83	\$56,956 98	\$45,508 89

## CASH

San Quentin Prison Fund.....	\$88,610 39	\$64,262 18	\$5,017 42	\$1,805 09	\$5,740 60
Jute Revolving Fund.....	21,197 65	254 00	15,179 01	4,166 05	10,258 20
Salaries of officers and guards.....	6,594 50	6,503 45	7,219 17	6,999 17	7,151 67
Salaries, jute mill employees.....	2,466 33	2,540 00	2,710 00	2,528 00	2,647 50
Salaries, parole officers.....	262 50	262 50	87 50		
Board allowances .....	693 00	712 59	711 00	674 67	671 33
Gas .....	168 10		147 30	159 45	339 55
Water .....	893 23	781 68	957 05	773 83	880 94
Electric light .....	130 34	128 46	115 23	129 31	143 05
Electric power .....	926 27	889 72	792 06	839 91	814 72
Raw jute, cost, freight and insurance .....	254 00	58,164 59	568 81	542 43	100 20
Supplies and material, general.....	13,392 11	13,145 30	14,796 64	15,817 07	14,151 31
Supplies and material, manufacturing department .....	7,951 79	6,646 59	6,715 11	9,110 12	7,978 46
Supplies and material, jute department .....	3,996 35	1,633 02	2,866 17	299 06	82 67
Paroled and discharged prisoners.....	464 40	311 85	380 84	500 59	448 49
Postage .....	140 00		110 00	110 00	120 00
Express .....	22 34	16 42	20 34	34 75	14 17
Telegrams and telephones.....	55 89	58 38	72 86	61 76	57 25
Sundry service and expense .....	1,095 93	654 40	413 03	93 84	132 89
Totals .....	\$149,315 12	\$156,965 63	\$58,879 54	\$44,725 10	\$51,736 00

## No. 1.

tin for the Sixty-fifth Fiscal Year Ending June 30, 1914.

## RECEIPTS.

December	1914						Totals
	January	February	March	April	May	June	
							\$112,766 73
							36,036 06
							9,323 33
\$2,565 00	\$10,263 34	\$2,557 50	\$8,388 82	\$2,515 00	\$10,712 17	\$7,235 67	68,735 01
35,387 73	35,837 19	27,956 73	59,367 42	9,021 32	37,214 86	37,288 99	358,036 20
665 03	27,143 55	21,626 25	17,989 85		95,951 75	509 00	223,261 46
	6 31		18 81	06		1 47	1,936 61
69 45	68 55	85 75	71 20	73 55	77 25	91 55	940 15
23 00	22 45	35 20	24 95	32 50	21 95	16 40	291 30
34 55	41 50	40 25	37 94	39 05	41 90	41 35	432 74
84 50	447 60	5 60	14 70	361 24	161 71	14 54	1,366 04
				20 25	28 00		48 25
				12 00			12 00
2 00	2 00	2 00	2 00	2 00	2 00	2 00	24 00
					1 50	11 90	13 40
18 15	17 30	28 65	32 25	38 90	50 00	47 25	411 15
91 50	103 00	102 00	99 00	95 80	99 00	90 00	1,131 00
6 55	2 20	2 25	3 70	6 10	5 00	14 65	103 55
11 40	22 80	12 00	12 90	16 45	11 55	21 90	168 40
4,444 91	2,619 11	1,758 84	6,331 59	2,022 30	3,483 27	4,745 82	43,954 44
		2,473 06	3,168 00	2,913 74	42,229 03	64,529 18	206,603 44
564 18	175 28	278 63	334 86		153 23	148 90	2,020 38
				743 00			1,374 00
		1,990 00			1,796 50		8,081 50
							554 45
\$43,917 95	\$76,772 18	\$58,954 71	\$95,897 99	\$17,913 26	\$192,040 67	\$114,810 57	\$1,077,625 60

## DISBURSEMENTS.

\$11,960 49	\$5,265 69	\$3,080 50	\$4,335 57	\$6,909 20	\$3,101 96	\$5,803 64	\$205,952 73
633 61	84 50	447 60	2,478 66	3,182 70	3,274 98	42,390 74	103,577 70
7,259 72	7,700 84	8,311 17	8,388 82	8,076 17	8,224 67	8,473 17	90,902 52
2,565 00	2,562 50	2,557 50	2,512 50	2,515 00	2,487 50	2,359 50	30,451 33
							612 50
679 33	693 51	719 66	705 20	661 00	664 30	637 35	8,222 94
172 10	224 00	214 20	361 95		134 25	164 34	2,085 24
	657 04		3,705 42		943 91	955 01	10,548 11
137 71	187 40	189 14	343 84		135 74	144 82	1,788 04
896 20	849 49	638 11	1,020 45		851 94	1,008 73	9,547 60
665 03	27,143 55	21,626 25	17,989 85		95,951 75	509 00	223,515 46
16,281 18	14,097 01	17,345 06	33,217 62		20,282 22	16,753 44	189,278 96
7,366 32	9,810 93	7,107 62	12,456 25		11,189 45	10,556 89	96,889 53
1,623 46	1,843 72		2,882 82		1,544 68	1,160 13	17,982 08
443 16	464 30	306 79	628 90	407 35	454 85	352 05	5,164 07
60 00		60 00	260 00		110 00	270 00	1,240 00
22 92	13 30	27 62	36 69		17 44	14 53	240 52
54 49	47 91		116 20		68 73	56 77	650 74
269 88	201 46	130 88	695 68		829 20	491 13	5,008 32
							73,967 21
\$51,110 60	\$71,847 65	\$62,762 10	\$92,136 42	\$21,811 42	\$150,267 57	\$92,161 24	\$1,077,625 60

## MONTHLY EXPENSES FOR THE

Monthly expense	1913				
	July	August	September	October	November
Materials and supplies.....	\$21,511 75	\$24,927 19	\$22,129 77	\$23,647 50	\$23,907 91
General expense .....	1,721 88	1,261 87	1,601 53	1,612 18	1,262 58
Jute Department expense.....	3,722 53	1,248 88	956 80	2,528 51	2,744 72
Manufacturing Department expenses	59 30	56 16	44 91	30 55	32 02
Raw jute, freight and insurance...	568 81	542 43	100 20	695 03	
Salaries, officers and guards.....	9,405 95	9,916 67	9,527 17	9,799 17	9,824 72
Board allowances .....	697 59	696 00	659 67	674 67	645 99
Discharged and paroled prisoners..	364 84	493 99	454 29	516 86	417 25
Total expense per month.....	\$38,052 65	\$39,143 19	\$35,474 34	\$39,474 57	\$38,835 22

## ANALYSIS OF

Items	1913				
	July	August	September	October	November
Telephone and telegraph.....	\$72 86	\$61 76	\$57 25	\$54 49	\$49 91
Parole office .....			33 05	123 75	74 55
Electric light .....	115 23	129 31	146 05	137 71	187 49
Gas .....	147 30	159 45	339 55	172 10	224 00
Press clippings .....	10 00	10 00	10 00	10 00	10 00
Water .....	882 74	702 40	811 52	899 58	594 76
Express .....	20 34	24 75	14 17	22 92	13 30
Postage .....	110 00	110 00	120 00	60 00	
Traveling .....	36 60	16 85	22 90	26 20	33 95
Prison Directors' expenses .....	9 20				10 05
Dentist .....	8 00	6 00	23 50	18 00	11 00
Optician .....	309 61	31 35	20 54	87 43	55 61
Sundries .....					
Total general expenses.....	\$1,721 88	\$1,261 87	\$1,601 53	\$1,612 18	\$1,262 58

## YEAR ENDING JUNE 30, 1914.

December	1914						Totals
	January	February	March	April	May	June	
\$24,452 68	\$20,817 01	\$25,356 86	\$31,471 07	\$28,256 33	\$28,558 77	\$24,017 63	\$298,555 10
1,408 56	2,192 08	1,281 74	2,150 24	2,019 62	2,718 99	1,980 79	21,212 03
629 04	1,942 12	2,188 59	2,453 06	2,229 21	2,427 74	2,341 90	25,413 20
48 10	25 99	52 35	47 59	31 63	38 69	48 29	515 58
	49,098 45	17,661 20	95,951 75	509 00	508 00		165,604 87
10,263 34	10,868 67	10,901 32	10,591 17	10,712 17	10,832 67	10,808 02	123,451 04
678 51	704 66	675 26	661 00	649 30	622 35	603 30	7,968 24
373 44	482 25	347 15	504 45	496 25	439 45	343 20	5,233 42
\$37,913 67	\$85,631 23	\$58,464 41	\$143,830 93	\$44,903 51	\$46,146 06	\$40,143 13	\$648,013 51

## GENERAL EXPENSE.

December	1914						Totals
	January	February	March	April	May	June	
	\$116 20		\$38 73	\$56 77	\$54 87	\$90 28	\$681 12
	3 00				2 25		239 60
\$189 14	182 85	\$160 99	135 74	144 82	119 67	161 11	1,810 02
214 20	220 75	141 20	134 25	164 34	146 00	171 70	2,234 84
10 00	10 00	10 00	10 00	10 00	10 00	10 00	120 00
870 75	891 78	793 95	876 23	880 49	934 21	1,038 55	10,176 96
27 02	21 34	15 35	17 44	14 53	19 54	24 24	245 54
60 00	160 00	100 00	110 00	270 00	103 00	145 00	1,348 00
15 35	20 60	27 05	26 85	13 25	14 65	15 70	269 95
	8 95		172 85		11 90	3 05	216 00
28 00	11 80	16 80	38 30	17 00	41 00	40 55	260 55
53 50	544 81	16 40	559 85	447 82	1,261 90	280 61	3,669 48
\$1,468 56	\$2,192 08	\$1,281 74	\$2,150 24	\$2,019 62	\$2,718 99	\$1,980 79	\$21,272 06



**COSTS OF MAINTENANCE AND OPERATION OF PRISON AND PER CAPITA  
DISTRIBUTION BASED ON DAILY AVERAGE CENSUS OF 1990 INMATES  
FOR THE SIXTY-FIFTH FISCAL YEAR.**

Groups	Costs per group		Per capita per annum		Per capita per diem	
	Gross	Net	Gross	Net	Gross	Net
1—Guards:						
Salaries, allowances and mess..	\$157,665 26	\$157,254 11	\$79 23	\$79 02	\$0.217	\$0.216
2—Prisoners' subsistence:						
General, female and hospital messes .....	122,611 27	113,155 77	61 62	56 80	.169	.155
3—Prisoners' furnishings and service:						
Clothing, shoes, beds and bedding, laundry, tobacco, stationery, etc. ....	50,828 98	49,888 83	25 54	25 07	.070	.068
4—Maintenance and expenses:						
Administration, departmental and general expense, exclusive of Jute and Manufacturing departments .....	82,803 79	77,035 21	41 61	38 71	.114	.106
Total gross and net costs...	\$413,909 30	\$397,333 92				
Gross and net per capita per annum .....			\$208 00	\$199 06		
Gross and net per capita per diem .....					\$0.570	\$0.545

**MONTHLY RECEIPTS REMITTED TO STATE CONTROLLER.**

	San Quentin Prison Fund	Jute Revolving Fund	Totals
1913—July .....	\$64,262 18	\$254 00	\$64,516 18
August .....	5,017 42	15,179 01	20,196 43
September .....	1,905 09	4,196 05	6,001 14
October .....	5,740 60	10,258 20	15,998 80
November .....	11,960 49	633 61	12,594 10
December .....	5,265 69	84 50	5,350 19
1914—January .....	3,080 50	447 60	3,528 10
February .....	4,335 57	2,478 66	6,814 23
March .....	6,969 20	3,182 70	10,151 90
April .....	3,101 96	3,274 98	6,376 94
May .....	5,803 64	42,390 74	48,194 38
June .....	5,233 19	64,543 72	69,776 91
Totals .....	\$122,575 53	\$146,923 77	\$269,499 30

NOTE—Remittances to San Quentin Prison Fund include the sum of \$61,045.71 excess from sales of jute products after replenishing the Jute Revolving Fund. Chapter 294, 1911.

**ASSETS AND LIABILITIES AT CLOSE OF SIXTY-FIFTH FISCAL YEAR.  
JUNE 30, 1914.**

California State Prison.....		\$1,801,281 53
Buildings .....	\$515,326 08	
Real estate .....	50,910 55	
Reservoirs .....	31,278 55	
Furniture and fixtures.....	14,401 23	
Jute factory and equipment.....	470,104 83	
San Quentin Prison Fund.....	148,053 07	
Jute Revolving Fund.....	58,864 59	
Salary appropriation .....	81,264 99	
Printing appropriation .....	462 22	
Inventories .....	376,199 99	
Cash .....	73,961 21	
Accounts receivable:		
Grain bag debtors.....	37,477 12	
United States .....	2,613 00	
Bureau of Navigation.....	1,813 00	
State institutions .....	13,057 42	
Prison employees .....	16 15	
Warden's residence .....	538 25	
Accounts payable:		
Salaries and allowances.....		11,411 32
Sundry creditors .....		63,649 40
Totals .....	\$1,876,342 25	\$1,876,342 25

**PREPARED IN ACCORDANCE WITH RESOLUTION OF THE NATIONAL  
CONFERENCE OF CHARITIES AND CORRECTIONS.  
Adopted May 15, 1906.**

Population	Male	Female	Totals
Number of inmates present at beginning of fiscal year.....	1,904	25	1,929
Number received during the year.....	1,065	13	1,078
Number discharged or died during the year.....	786	12	798
Number on hand at end of fiscal year.....	2,743	39	2,782
Daily average attendance (i. e., number of inmates actually present) .....	1,965	25	1,990
Average number of officers and employees during the year....	129	1	130

## Expenditures.

	Amount	Total
Current expenses:		
1. Salaries and wages.....	\$77,558 34	
2. Clothing .....	81,012 03	
3. Subsistence .....	138,303 96	
4. Ordinary repairs .....	3,478 88	
5. Office, domestic and outdoor expenses.....	84,016 19	
Total .....		\$384,369 40
Extraordinary expense:		
1. New buildings, land, etc.* .....		469,378 54
2. Permanent improvements to existing buildings .....		
Grand total .....		\$853,747 94

\*Consists of new main cell building and dining-room with enclosing walls; also wharf, stable, refrigerating plant and equipment. All constructed under separate appropriation by State Department of Engineering.

COMMISSARY DEPARTMENT.

---

Hon. JOHN E. HOYLE, *Warden,*  
*California State Prison, San Quentin, California.*

SIR: Herewith is submitted a full and detailed report from the books of the Commissary Department for the sixty-fourth fiscal year, ending June 30, 1913.

Very respectfully,

IRVING T. BALLARD,  
Commissary.



## COMMISSARY DEPARTMENT, FISCAL YEAR ENDING JUNE 30, 1913.

## MERCHANDISE.

*Debits.*

Merchandise inventory, June 30, 1912.....		\$7,318 75
Purchases during the year, commissary account:		
July, 1912 .....	\$17,381 63	
August, 1912 .....	18,147 25	
September, 1912 .....	20,630 47	
October, 1912 .....	18,557 38	
November, 1912 .....	20,150 12	
December, 1912 .....	18,090 01	
January, 1913 .....	19,246 67	
February, 1913 .....	16,568 73	
March, 1913 .....	21,851 26	
April, 1913 .....	19,536 97	
May, 1913 .....	21,343 90	
June, 1913 .....	19,791 89	
		\$231,296 28
Jute Mill Department accounts for the year, including power and general expense.....	26,247 27	
Miscellaneous general expense accounts for the year, in- cluding lighting, gas, water, etc.....	36,276 56	
Manufacturing Department general expense accounts for the year, including power and freight.....	552 70	
Merchandise purchases and transfers from State Depart- ment of Engineering—construction account.....	2,094 22	
Returned, after being charged out to various departments and messes .....	1,106 68	
		297,573 71
Total .....		\$304,892 46
<i>Credits.</i>		
Issued to various departments.....	\$294,464 93	
Merchandise sold for cash.....	2,857 58	
Inventory June 30, 1913.....	7,569 95	
		\$304,892 46

SEGREGATION OF COMMODITIES ISSUED FOR THE FISCAL YEAR ENDING  
JUNE 30, 1913.

Subsistence .....	\$120,617 80
Fuel, coal, wood, coal oil, etc.....	6,018 47
Clothing, dry goods, suits, hats, etc.....	25,749 08
Shoes, shoe leather and findings.....	16,336 65
Beds, bedding, blankets, ticking, etc.....	1,274 02
Tobacco, pipes and cigarette papers.....	6,909 28
Stationery, printing supplies, etc.....	2,312 54
Drugs, medicines, surgical instruments, etc.....	2,927 07
Crockery, cutlery and kitchen utensils.....	590 99
Tools and machinery.....	5,619 38
Iron, steel, tin and plumbing supplies.....	8,600 14
Building material, lumber, lime, cement, etc.....	7,957 39
Paints, oils, glass, chemicals, etc.....	6,716 81
Wagon, harness and blacksmith supplies.....	417 20
Forage, hay, grain, straw, etc.....	8,170 04
Ordnance, ammunition and armory supplies.....	134 78
Photographic supplies .....	1,647 58
Miscellaneous, including items of general expense, water, gas, elec- tric lights, etc.....	72,465 71
Total value of commodities issued.....	\$294,464 93

**ISSUES OF MERCHANDISE TO THE VARIOUS DEPARTMENTS FOR THE  
FISCAL YEAR ENDING JUNE 30, 1913.**

General expense:	
Miscellaneous accounts .....	\$36,276 56
Supplied from commissary .....	570 63
	<hr/>
	\$36,847 19
Furniture and fixtures: Prison buildings .....	26 80
Furniture and fixtures: Officers' and guards' quarters .....	149 47
Furniture and fixtures: Warden's residence .....	5 50
General repairs: Prison buildings, grounds, etc. ....	3,082 43
Warden's residence: Current expenses .....	1,108 49
Messes:	
Prison .....	86,558 07
Female .....	1,970 89
Hospital .....	4,007 21
Officers and guards .....	21,142 08
Night guards .....	8,104 40
Departments:	
Medical .....	2,495 14
Guards .....	816 45
Distribution .....	14,109 29
Turnkey .....	1,891 92
Laundry .....	1,734 97
Captain of Yard .....	2,460 53
Plumbing shop .....	246 07
Chaplain .....	118 39
Clerk's office .....	540 21
Horseshoe and wheelwright .....	336 29
Stable .....	7,058 11
Farm and garden .....	2,005 71
Commissary .....	1,379 37
Electrical .....	794 39
Female .....	236 34
Carpenter shop .....	1,279 76
State Department of Engineering (construction account) .....	113 24
Jute Mill Department accounts:	
Jute mill .....	36,743 43
Jute engine .....	227 34
Machine shop .....	1,704 41
Foundry .....	1,363 91
Jute tin shop .....	187 39
Manufacturing Department accounts:	
Manufacturing Department (shoe and tailor) .....	39,900 63
Printing plant .....	2,037 33
Furniture department .....	8,615 93
Tin shop .....	2,513 10
General expense, power and freight .....	552 70
	<hr/>
Total issues of merchandise .....	\$294,464 93

**TRANSFER OF MATERIAL ISSUED TO VARIOUS DEPARTMENTS, FISCAL  
YEAR ENDING JUNE 30, 1913.**

*Debits.*

Furniture and fixtures: Prison buildings.....	\$65 91
Furniture and fixtures: Officers' and guards' quarters.....	68 62
Furniture and fixtures: Warden's residence.....	39 50
General repairs: Prison buildings, grounds, etc.....	3,265 41
General expense: Water, gas, light, power, etc.....	82 66
Warden's residence .....	161 18
Messes:	
Prison .....	7,991 04
Female .....	784 46
Hospital .....	2,049 33
Officers and guards.....	3,872 69
Night guards .....	2,034 78
Departments:	
Medical .....	315 66
Guards .....	149 28
Distribution .....	21,510 57
Female .....	161 73
Turnkey .....	294 56
Yard .....	1,218 43
Laundry .....	151 43
Plumbing .....	3 89
Chaplain .....	184 83
Clerk's office .....	282 34
Horseshoe and wheelwright.....	5 72
Stable .....	335 98
Farm and garden.....	123 64
Commissary .....	218 26
Electrical .....	21 32
Carpenter shop .....	25 78
Construction, State Department of Engineering.....	1,814 13
Merchandise account .....	3,243 38
Jute Mill Department accounts:	
Jute mill .....	4,660 27
Jute engine .....	5 51
Machine shop .....	28 51
Foundry .....	10 25
Jute tin shop.....	1 54
Manufacturing Department accounts:	
Manufacturing Department (shoe and tailor).....	803 01
Printing plant .....	112 40
Furniture Department .....	260 22
Tin shop .....	38 03
Total inter-department debits.....	\$56,396 25

TRANSFER OF MATERIAL FROM VARIOUS DEPARTMENTS, FISCAL YEAR  
ENDING JUNE 30, 1913.*Credits.*

General repairs: Prison buildings, grounds, etc.....	\$27 82
Furniture and fixtures: Prison buildings, etc.....	6 99
General expense: Water, gas, light, power, etc.....	1,824 08
Messes:	
Prison .....	2,587 24
Female .....	6 48
Hospital .....	54 77
Officers and guards.....	9,026 43
Departments:	
Medical .....	167 28
Distribution .....	1,480 71
Turnkey .....	10 26
Laundry .....	311 13
Yard .....	1,535 73
Plumbing shop .....	357 58
Chaplain .....	09
Clerk's office .....	96 30
Horseshoe and wheelwright.....	388 56
Stable .....	782 70
Farm and garden.....	5,886 19
Commissary .....	871 78
Electrical .....	511 05
Construction, State Department of Engineering.....	3,353 14
Carpenter shop .....	1,119 91
Jute Mill Department accounts:	
Jute mill .....	456 42
Machine shop .....	577 69
Jute tin shop.....	3 24
Manufacturing Department accounts:	
Manufacturing Department (shoe and tailor).....	22,465 15
Printing plant .....	1,126 86
Furniture Department .....	235 17
Tin shop .....	780 70
Merchandise account .....	42 48
Warden's residence .....	302 32
Total inter-department credits.....	\$56,396 25



## STATEMENT OF FARM DEPARTMENT, FISCAL YEAR ENDING JUNE 30, 1913.

*Credits.*

July, 1912 .....	\$573 94	
August, 1912 .....	388 16	
September, 1912 .....	472 70	
October, 1912 .....	459 70	
November, 1912 .....	393 95	
December, 1912 .....	358 16	
January, 1913 .....	323 89	
February, 1913 .....	474 95	
March, 1913 .....	464 13	
April, 1913 .....	598 77	
May, 1913 .....	876 29	
June, 1913 .....	692 16	
		\$6,076 80

*Debits.*

To issues, merchandise, Commissary Department .....	\$2,005 71	
Material transferred from other departments .....	123 64	
Profit for the year, Farm Department .....	3,947 45	
		\$6,076 80
Disposition of farm products:		
Issued to prison mess .....	\$554 96	
Issued to female mess .....	312 88	
Issued to hospital mess .....	1,228 95	
Issued to officers' and guards' mess .....	3,003 20	
Issued to night guards' mess .....	562 10	
Issued to warden's residence .....	149 35	
Issued to Stable Department .....	12 98	
Issued to jute mill .....	60 28	
Sales for cash .....	192 10	
		\$6,076 80

## STATEMENT OF BREAD ISSUES, FISCAL YEAR ENDING JUNE 30, 1913.

Total value of bread issued by prison mess during the fiscal year ending June 30, 1913 .....	\$2,050 38	
Disposition of bread products:		
Issued to female mess .....	\$163 08	
Issued to hospital mess .....	311 10	
Issued to officers' and guards' mess .....	763 50	
Issued to night guard's mess .....	812 70	
		\$2,050 38

## BOARD OF GUARDS FOR JUTE MILL DEPARTMENT.

Charges against jute mill for guards' meals.....	\$2,320 00
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*Credit.*

Officers' and guards' mess, board jute mill guards.....	\$2,320 00
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COMMISSARY DEPARTMENT, CASH STATEMENT FISCAL YEAR ENDING  
JUNE 30, 1913.*Debits.*

Material sold for cash by various departments:

Prison mess .....	\$370 95	
Jute Mill Departments.....	946 42	
Manufacturing Departments .....	437 93	
Medical Department .....	235 25	
Laundry Department .....	1 65	
Stable Department .....	68 59	
Horseshoe and Wheelwright Department.....	18 46	
Sales of farm product.....	192 10	
Sales of merchandise.....	2,857 58	
		\$5,128 93

Service rendered:

Rents, officers and guards.....	\$1,024 00	
General expense, water and gas.....	297 83	
Stable Department, board horses.....	229 00	
Laundry Department .....	943 00	
		2,493 83

Profit to Commissary Department.....	127 09
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\$7,749 85
------------

*Credits.*

Deposited with the warden:

Cash .....	\$1,692 60	
Deductions from pay roll.....	5,723 35	
Collections .....	333 90	
		\$7,749 85

### COMMISSARY DEPARTMENT.

Hon. JAMES A. JOHNSTON, *Warden,*

*California State Prison, San Quentin, California*

SIR: Herewith is submitted a full and detailed report from the books of the Commissary Department for the sixty-fifth fiscal year, ending June 30, 1914.

Very respectfully,

IRVING T. BALLARD,

*Commissary.*





ISSUES OF MERCHANDISE TO THE VARIOUS DEPARTMENTS FOR THE  
FISCAL YEAR ENDING JUNE 30, 1914.

General expense:		
Miscellaneous accounts .....	\$27,692 06	
Supplied from commissary .....	584 04	
		\$28,276 10
Furniture and fixtures:		
Prison buildings .....	\$554 75	
Officers and guards .....	68 64	
Warden's residence .....	33 44	
		656 83
General repairs: Prison buildings, grounds, etc. ....		2,714 89
Warden's residence: Current expenses .....		1,227 40
Messes:		
Prison .....		104,729 72
Female .....		2,589 75
Hospital .....		6,856 16
Officers and guards .....		19,535 56
Night guards .....		5,208 77
Departments:		
Medical .....		4,614 18
Guards .....		1,259 58
Distribution .....		17,954 72
Turnkey .....		1,902 35
Laundry .....		1,853 83
Captain of Yard .....		2,705 43
Plumbing shop .....		884 40
Chaplain .....		413 51
Clerk's office .....		1,246 27
Horseshoe and wheelwright .....		563 12
Stable .....		8,677 20
Farm and garden .....		2,416 36
Commissary .....		6,664 05
Electrical .....		3,158 42
Female .....		915 38
Carpenter shop .....		2,272 94
State Department of Engineering (construction account) .....		55 13
Jute Mill Department accounts:		
Jute mill .....		35,450 41
Jute engine .....		586 01
Machine shop .....		2,629 37
Foundry .....		2,213 32
Jute tin shop .....		744 76
Manufacturing Department accounts:		
Manufacturing Department (shoe and tailor) .....		58,115 35
Printing plant .....		1,220 30
Furniture Department .....		18,515 38
Tin shop .....		2,704 56
General expense, power and freight .....		520 91
Total issues of merchandise .....		\$352,052 42

TRANSFERS OF MATERIAL ISSUED TO VARIOUS DEPARTMENTS FOR THE  
FISCAL YEAR ENDING JUNE 30, 1914.

*Debits.*

Furniture and fixtures: Prison buildings.....	\$554 75
Furniture and fixtures: Officers and guards.....	46 07
Furniture and fixtures: Warden's residence.....	38 44
General repairs: Prison buildings, grounds, etc.....	3,478 88
General expense: Water, light, power, etc.....	137 45
Warden's residence .....	41 64
Messes:	
Prison .....	8,012 22
Female .....	721 67
Hospital .....	2,299 40
Officers and guards.....	3,198 94
Night guards .....	1,317 79
Departments:	
Medical .....	1,113 10
Guards .....	392 67
Distribution .....	23,000 72
Female .....	684 63
Turnkey .....	245 31
Laundry .....	876 48
Captain of Yard.....	1,821 10
Plumbing shop .....	21 78
Chaplain .....	350 63
Clerk's office .....	264 38
Horseshoe and wheelwright.....	30 40
Stable .....	378 11
Farm and garden.....	750 36
Commissary .....	200 25
Electrical .....	77 24
Construction account (State Department of Engineering).....	2,170 83
Ice plant .....	9 07
Dental .....	859 27
Hospital improvement .....	137 84
Stock .....	7,527 21
Merchandise transferred .....	8 61
Warden's residence, no charge account.....	776 48
Sales account .....	3,706 77
Jute Mill Department account:	
Jute mill .....	4,165 73
Jute engine .....	9 65
Machine shop .....	244 49
Poundry .....	87 24
Jute tin shop .....	10 64
Manufacturing Department account:	
Manufacturing Department (shoe and tailor).....	749 12
Printing plant .....	56 25
Furniture Department .....	1,096 13
Tin shop .....	58 60
Carpenter shop .....	232 40
Total inter-department debits.....	\$82,045 74

**TRANSFER OF MATERIAL FROM VARIOUS DEPARTMENTS FOR THE  
FISCAL YEAR ENDING JUNE 30, 1914.**

*Credits.*

General repairs: prison buildings, grounds, etc.....	\$12 60
Permanent improvements: prison buildings.....	1,131 50
General expense: water, gas, light, power, etc.....	1,207 53
Messes:	
Prison .....	2,591 92
Female .....	1 77
Hospital .....	3 96
Officers and guards.....	5,413 71
Night guards .....	1 37
Departments:	
Warden's residence .....	289 88
Medical .....	1,380 01
Distribution .....	1,369 07
Female .....	11 00
Laundry .....	1,507 70
Captain of Yard.....	1,694 18
Plumbing shop .....	688 57
Horseshoe and wheelwright.....	572 02
Stable .....	1,748 19
Farm and garden.....	8,845 42
Commissary .....	6,067 76
Electrical .....	2,164 31
Construction account (State Department of Engineering).....	1,010 79
Ice plant .....	269 85
Merchandise account .....	66 70
Jute Mill Department accounts:	
Jute mill .....	1,023 74
Machine shop .....	2,760 84
Manufacturing Department accounts:	
Manufacturing Department (shoe and tailor).....	34,385 54
Printing plant .....	1,307 69
Furniture Department .....	703 40
State tin shop.....	1,167 33
Carpenter shop .....	2,620 90
Total inter-department credits.....	\$82,045 74

STATEMENT OF FARM DEPARTMENT FOR THE FISCAL YEAR ENDING  
JUNE 30, 1914.*Credits.*

1913—July .....	\$678 24	
August .....	656 10	
September .....	705 19	
October .....	741 68	
November .....	568 70	
December .....	493 40	
1914—January .....	466 62	
February .....	582 22	
March .....	845 66	
April .....	927 71	
May .....	1,199 87	
June .....	1,188 97	
		\$9,054 36

*Debits.*

To issues, merchandise, Commissary Department.....	\$2,416 36	
Material transferred from other departments.....	750 36	
Profit for the year, Farm Department.....	5,887 64	
		\$9,054 36

## Disposition of farm products:

Prison mess .....	\$2,609 07	
Female mess .....	539 19	
Hospital mess .....	1,828 55	
Officers' and guards' mess.....	2,614 01	
Night guards' mess.....	448 05	
Warden's residence .....	776 24	
Stable .....	32 70	
Jute mill .....	59 18	
Sales for cash.....	27 90	
Stock (beef) .....	119 47	
		\$9,054 36

## STATEMENT OF BREAD ISSUES, FISCAL YEAR ENDING JUNE 30, 1914.

Total value of bread issued by prison mess during the fiscal year ending June 30, 1914.....		\$1,676 56
Disposition of bread products:		
Issued to female mess .....	\$164 74	
Issued to hospital mess .....	398 55	
Issued to officers' and guards' mess.....	589 65	
Issued to night guards' mess.....	523 38	
Issued to warden's residence .....	24	
		\$1,676 56



## BOARD OF GUARDS FOR JUTE MILL DEPARTMENT.

Total charges against jute mill for guards' meals.....	\$2,400 00
--	------------

*Credit.*

Officers' and guards' mess, board of jute mill guards.....	2,400 00
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## FISCAL YEAR ENDING JUNE 30, 1914—CASH STATEMENT.

*Debits.*

Material sold for cash by various departments:

Construction Department .....	\$2,007 18	
Manufacturing Department .....	442 04	
Medical Department .....	293 80	
Jute Mill Department.....	51 90	
Dental Department .....	48 25	
Sales of farm products.....	27 90	
Sales of merchandise.....	1,731 47	
	<hr/>	\$4,602 54

Service rendered:

Rents, officers and guards.....	1,131 50	
General expense, water and gas.....	270 45	
Stable department, board of horse.....	45 00	
Laundry department .....	939 65	
	<hr/>	\$2,386 60

Profit to commissary department.....	40 09	
	<hr/>	\$7,029 23

*Credits.*

Deposited with the Warden:

Cash .....	\$2,574 49	
Deductions from pay roll.....	4,179 24	
Collections .....	275 50	
	<hr/>	\$7,029 23

## JUTE MILL DEPARTMENT.

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SAN QUENTIN, CALIFORNIA, July 1, 1913.

*Hon. JOHN E. HOYLE, Warden.*

SIR: I herewith submit to you the annual report of the Jute Mill Department for the sixty-fourth fiscal year, ending June 30, 1913.

Respectfully,

IRVING T. BALLARD,  
Commissary.

**STATEMENT OF RAW JUTE AND MANUFACTURED GOODS OF THE JUTE  
MILL DEPARTMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1913.**

**RAW JUTE.**

4,020 bales jute in warehouse June 30, 1912, at 400 lbs.....	1,608,000 lbs.	
100 bales jute in warehouse June 30, 1912, at 396.4 lbs....	39,640 lbs.	
15 bales jute in jute mill June 30, 1912, at 400 lbs.....	6,000 lbs.	
9,222 bales jute received during year, at 400 lbs.....	3,688,800 lbs.	
In process of manufacture July 1, 1912.....	168,937 lbs.	
		<hr/> 5,511,377 lbs.
4,062 bales jute on hand June 30, 1913.....	1,624,800 lbs.	
In process of manufacture July 1, 1913.....	172,417 lbs.	
		<hr/> 1,797,217 lbs.
Net weight raw jute used during the year.....		<hr/> 3,714,160 lbs.

**MANUFACTURED GOODS.**

3,973,886 grain bags = 4,360,236 yards at 11.04 oz.....	3,008,507 lbs.	
3,973,886 grain bags sewn at $\frac{1}{4}$ oz.....	62,092 lbs.	
3,973,886 grain bags hemmed at 1/16 oz.....	15,523 lbs.	
3,973,886 grain bags tied in bundles per bale at $3\frac{3}{4}$ oz....	1,866 lbs.	
7,962 bales—roping at 3 lbs.....	23,886 lbs.	
7,962 bales—sewing twine at $3\frac{1}{2}$ oz.....	1,741 lbs.	
7,962 bales—burlap wrapping at $6\frac{1}{2}$ lbs.....	51,753 lbs.	
521,650 bean bags—average gross weight.....	344,615 lbs.	
1,044 bales bean bags at 10 lbs.....	10,440 lbs.	
3,062 $\frac{1}{2}$ yards Napier matting at 3 lbs.....	6,188 lbs.	
7,645 yards 45-inch burlap at 11.04 oz.....	5,275 lbs.	
810 spools 5-ply twine at 1 lb.....	810 lbs.	
19,375 lbs. loom waste.....	19,375 lbs.	
467 yards 32-inch burlap at 1 lb.....	467 lbs.	
		<hr/> 3,552,538 lbs.
Loss in manufacture.....		<hr/> 161,622 lbs.
Percentage of loss equals 4.3515 per cent.		

## GRAIN BAG STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1913.

## GRAIN BAGS.

Bags sold prior to July 1, 1912, awaiting orders for shipment .....	1,009,600	
Bags sold during the year at 6½ cents .....	5,500	
Bags sold during the year at 8½ cents .....	5,464,196	
		6,479,296
Bag sales annulled .....	20,000	
Bag sales canceled .....	1,684,030	
Bags shipped during the year .....	3,667,386	
		5,371,416
Bags sold awaiting orders for shipment .....		1,107,880
Bags on hand in warehouse at San Quentin .....		714,500
Bags sold in excess of manufacture .....		393,380
Bags on hand June 30, 1912 .....	408,000	
Bags manufactured during the year .....	3,973,886	
Total .....	4,381,886	
Bags shipped during the year .....	3,667,386	
		714,500
Balances due on bags sold prior to July 1, 1912 .....	\$54,409 63	
Bags sold at 6½ cents, 5,500 .....	343 75	
Bags sold at 8½ cents, 5,464,196 .....	464,456 66	
Overpayment on bags .....	25	
Forfeited deposits .....	125 00	
		\$519,335 29
Cash received from balances on bags sold prior to July 1, 1912 .....	\$53,284 65	
Cash received from sales of bags at 6½ cents .....	125 00	
Cash received from deposits—bags at 8½ cents .....	42,930 87	
Cash received from sales—bags at 8½ cents .....	53,077 91	
Cash received from balances—bags at 8½ cents .....	151,781 85	
Value of bags annulled at 6½ cents .....	1,249 98	
Value of bags canceled at 8½ cents .....	143,142 55	
		\$445,592 81
Balance due on grain bag sales June 30, 1913 .....		\$73,742 48

## BEAN BAGS.

Bean bags sold prior to July 1, 1912 .....	499,650	
Bean bags shipped during the year (manufactured) .....	499,650	
Balances due on bean bags sold prior to July 1, 1912 .....		\$31,228 13
Cash received from balances paid on bean bags at 6½ cents .....		31,228 13



**COST OF OPERATION AND PRODUCTION OF JUTE MILL DEPARTMENT FOR  
THE FISCAL YEAR ENDING JUNE 30, 1913.**

**OPERATION.**

Raw jute .....	\$199,935 19	
Insurance .....	1,026 30	
Jute oil .....	2,208 55	
Machine oil .....	993 28	
Fuel oil .....	6,557 67	
Tools and repairs .....	7,267 25	
Coal and coke .....	372 29	
Sizing .....	1,838 73	
Miscellaneous .....	197 86	
Advertising .....	39 45	
Salaries .....	31,012 15	
Board allowances .....	1,907 50	
Freight and cartage .....	4,648 44	
Water .....	857 53	
Power .....	9,870 01	
Board of jute mill guards .....	2,320 00	
Subscriptions .....	9 00	
		<hr/> \$271,061 20

**PRODUCTION.**

Jute oil .....	\$2,208 55	
Machine oil .....	993 28	
Fuel oil .....	6,557 67	
Tools and repairs .....	7,267 25	
Coal and coke .....	372 29	
Sizing .....	1,838 73	
Miscellaneous .....	197 86	
Advertising .....	39 45	
Salaries .....	31,012 15	
Board allowances .....	1,907 50	
Freight and cartage .....	4,648 24	
Water .....	857 53	
Power .....	9,870 01	
Board of jute mill guards .....	2,320 00	
Subscriptions .....	9 00	
		<hr/> \$70,099 51

**Deduct.**

Expense of sewing and repairing sewing machines, estimated 5%----	\$3,504 98
Net expense of spinning and weaving 4,794,566 yards burlap-----	<hr/> \$66,594 53

**SEGREGATED COSTS OF MANUFACTURED GOODS, BURLAP AND BAGS,  
FOR THE FISCAL YEAR ENDING JUNE 30, 1913.**

**BURLAP.**

Spinning and weaving 4,794,566 yards at \$66,594.53.....	1.3888c. per yd.
11.04 ounces raw jute at .054106.....	3.7333c. per yd.
Loss in manufacture 4.3515 per cent.....	.1820c. per yd.
Cost of burlap.....	5.3041c. per yd.

**SEWING.**

<b>Grain bags:</b>	
5 per cent of cost of production less 10 per cent for sewing bean bags.....	\$3,154 48
77,615 pounds jute twine at 5½ cents.....	4,462 76
Total sewing cost.....	\$7,617 24
3,973,886 grain bags sewn equals.....	.1916c. per bag
<b>Bean bags:</b>	
10 per cent of 5 per cent cost of production.....	\$350 50
7 bales cotton twine, 3-ply.....	241 78
Total sewing cost.....	\$592 28
500,000 bean bags sewn equals.....	.1184c. per bag

**BALING.**

4½ yards 45-inch burlap at .053041 per yard.....	.238684
4.82 ounces jute twine at .0575 per pound.....	.003593
Three pounds jute rope at .0575 per pound.....	.172500
Total baling cost per bale.....	.414777
At 500 bags per bale, equals.....	.08295c. per bag

**SHIPPING.**

Drayage, per bale.....	.05
Freight, per bale.....	.50
Cost per bale.....	.55
At 500 bags per bale, equals per bag.....	.1100 cent

**COST PER BAG—GRAIN BAGS.**

39½-inch burlap .....	5.8197 cents
Cost of sewing.....	.1916 cent
Cost of baling.....	.0829 cent
Cost of shipping.....	.1100 cent
Cost of grain bags per bag.....	6.2042 cents

**COST PER BAG—BEAN BAGS.**

31-inch burlap at .053041 per yard.....	4.5674 cents
Cost of sewing.....	.1184 cent
Cost of baling, same as grain bags.....	.0829 cent
Cost of shipping, same as grain bags .....	.1100 cent
Cost of bean bags per bag.....	4.8787 cents

**SALES AND PROFITS ON SALES FOR THE FISCAL YEAR ENDING  
JUNE 30, 1913.**

**SALES.**

499,650 bean bags sold at 6 $\frac{1}{4}$ cents (in excess of manufacture, season 1912)		\$31,228 13
601,600 grain bags sold at 6 $\frac{1}{4}$ cents (in excess of manufacture, season 1912)		37,600 00
5,500 grain bags sold at 6 $\frac{1}{4}$ cents		343 75
5,464,196 grain bags sold at 8 $\frac{1}{2}$ cents		464,456 66
<hr/> 6,570,946	Total sales	<hr/> \$533,628 54
20,000 grain bags annulled at 6 $\frac{1}{4}$ cents	\$1,250 00	
393,830 grain bags sold in excess of manufacture at 8 $\frac{1}{2}$ cents	33,475 55	
1,684,030 grain bags canceled at 8 $\frac{1}{2}$ cents	143,142 55	
<hr/> 2,097,860		<hr/> \$177,868 10
<hr/> 4,473,086	Net bag sales for the year	<hr/> \$355,760 44
Sales to prison employees	\$74 15	
Sales to prison departments	361 88	
Sales of burlap	453 19	
Sales of bung cloths	300 00	
Sales of loom waste	213 75	
Sales of napier matting	417 13	
Sales of bean bags	2,662 50	
Sales of damaged and second hand bags	90 00	
		<hr/> \$4,512 55
Net sales for the year—all classes		<hr/> \$360,272 99

**PROFIT ON SALES.**

Net sales for the year	\$360,272 99	
Forfeited deposits	125 00	
Overpayment on bags	25	
Inventory June 30, 1912	25,990 88	
		<hr/> \$386,389 12
Net cost of production	\$271,061 20	
Inventory June 30, 1913	43,072 45	
		<hr/> 314,133 65
		<hr/> \$72,255 47
Gain in difference between material and supplies issued to and received from the prison departments		95 60
		<hr/> \$72,351 07
Total profits for the year		

CASH RECEIPTS AND THE DISPOSAL OF CASH FOR THE FISCAL YEAR  
ENDING JUNE 30, 1913.

Cash balances on bags sold at 6½ cents.....	\$81,393 51	
Cash deposits on bags sold at 8½ cents.....	42,930 87	
Cash payments on bags sold at 8½ cents.....	53,029 38	
Cash balances on bags sold at 8½ cents.....	151,781 85	
Cash received from sale of jute products.....	3,932 76	
Forfeited deposits .....	125 00	
		<hr/> \$333,193 37

## REVOLVING FUND.

Cash in fund, July 1, 1912.....	\$175,625 95	
Deposits from sales.....	333,193 37	
		<hr/> 508,819 32
Cash disbursed in payment for:		
Raw jute .....	\$160,404 60	
Freight on raw jute.....	2,039 40	
Insurance on raw jute.....	981 70	
To San Quentin Prison Fund.....	145,393 62	
		<hr/> 308,819 32
Balance in Revolving Fund June 30, 1913.....		<hr/> \$200,000 00



**ASSETS AND LIABILITIES AT THE CLOSE OF THE FISCAL YEAR ENDING  
JUNE 30, 1913.**

**AVAILABLE ASSETS.**

Revolving Fund .....	\$200,000 00	
Charge sheet .....	8 20	
Sundry debtors .....	253 16	
Sundry bag debtors .....	73,742 48	
Construction Department .....	52 23	
		<hr/> \$274,056 07

**LIABILITIES.**

Commissary Department .....	\$1,252 84	
Salaries, officers and guards .....	2,466 33	
Board allowances .....	140 00	
W. G. Leale .....	2,203 65	
Switzerland Marine Insurance Company .....	295 25	
Guide Publishing Company .....	9 00	
Marin Water and Power Company .....	71 64	
Pacific Gas and Electric Company .....	878 39	
Wm. Crabb & Co. ....	176 40	
Overland Freight Transfer Company .....	16 67	
H. M. Newhall & Co. ....	22,272 20	
Balfour, Guthrie & Co. ....	16,500 94	
Ralli Bros. ....	18,369 00	
		<hr/> 64,652 31

Excess of available assets..... \$209,403 76

**INVENTORIED ASSETS.**

Raw jute in warehouse .....	\$97,191 38	
Raw jute in process of manufacture .....	8,531 32	
Merchandise .....	43,072 45	
Office furniture .....	230 85	
Jute oil .....	230 80	
Machine oil .....	29 37	
Fuel oil .....	347 01	
Tools and repairs .....	20,841 00	
Sizing .....	54 30	
Miscellaneous .....	91 45	
Baling rope .....	20 00	
Coal and coke .....	19 61	
		<hr/> \$170,659 54

Total excess of assets..... \$380,063 30

**COMPARATIVE STATEMENT OF THE TWO FISCAL YEARS ENDING  
JUNE 30, 1912, AND JUNE 30, 1913.**

Comparison of—	1912	1913	Increase	Decrease
Raw jute .....	\$177,104 68	\$199,935 19	\$22,830 51	-----
Insurance on bags and jute.....	828 41	1,026 30	197 89	-----
Jute oil .....	1,894 69	2,208 55	313 86	-----
Machine oil .....	642 25	993 28	351 03	-----
Fuel oil .....	4,598 47	6,557 67	1,959 20	-----
Tools and repairs, material.....	9,450 28	7,267 25	-----	2,183 03
Coal and coke.....	354 26	372 29	18 03	-----
Sizing .....	2,649 28	1,838 73	-----	210 55
Miscellaneous .....	28 25	197 86	169 61	-----
Advertising .....	98 30	39 45	-----	58 85
Salaries, officers and guards.....	28,192 03	31,012 15	2,820 12	-----
Board allowance, officers and guards.....	2,080 00	1,907 50	-----	172 50
Freight and cartage.....	6,228 60	4,648 44	-----	1,580 16
Water .....	792 95	857 53	64 58	-----
Power .....	8,890 00	9,870 01	980 01	-----
Board of officers and guards.....	1,650 00	2,320 00	670 00	-----
Subscriptions .....	12 00	9 00	-----	3 00
Total cost of operation for the year.....	\$244,894 45	\$271,061 20	\$30,374 84	\$4,268 09
Cost of production.....	\$62,613 29	\$36,594 53	\$3,981 24	-----
Cost of spinning and weaving burlap, per yd. ....	\$.014680	\$.013888	-----	\$.000792
Cost of sewing per bag, bean bags.....	-----	.001184	-----	-----
Cost of sewing per bag, grain bags.....	.001858	.001916	.000058	-----
Cost of baling per bag, both kinds.....	.000793	.000829	.000036	-----
Cost of shipping per bag, both kinds.....	.001100	.001100	-----	-----
Cost of burlap per yard.....	.050026	.053041	.003005	-----
Cost of grain bags, each.....	.058647	.062942	.003395	-----
Cost of bean bags, each.....	-----	.058787	-----	-----
Number of grain bags manufactured.....	3,990,325	3,973,886	-----	16,439
Number of bean bags manufactured.....	-----	499,650	-----	-----
Number of bean bags sold.....	-----	499,650	-----	-----
Number of bean bags shipped.....	-----	499,650	-----	-----
Number of grain bags sold.....	6,264,975	6,570,946	305,965	-----
Number of grain bags shipped.....	5,872,825	3,667,386	-----	2,205,439
Number of grain bags on hand June 30, 1913.....	468,000	714,500	306,500	-----
Number of pounds of raw jute purchased.....	4,004,403	3,688,800	-----	315,603
Number of pounds of raw jute used.....	3,404,365	3,714,160	309,795	-----
Number of pounds of raw jute on hand.....	1,653,640	1,797,217	143,577	-----
Number of pounds of raw jute in excess of manufacture .....	168,937	161,622	-----	7,315
Value of raw jute purchased.....	\$200,034 83	\$199,935 19	-----	\$99 64
Value of raw jute on hand.....	85,344 55	97,191 38	\$11,846 83	-----
Cost of raw jute per 100 pounds, average.....	\$.0498	\$.054106	\$.004306	-----
Percentage of loss in manufacture.....	.02895	.043515	.014565	-----

## JUTE MILL DEPARTMENT.

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SAN QUENTIN, CALIFORNIA, July 1, 1914.

*Hon. JAMES A. JOHNSTON, Warden.*

SIR: I herewith submit to you the annual report of the Jute Mill Department for the sixty-fifth fiscal year, ending June 30, 1914.

Respectfully,

IRVING T. BALLARD,  
Commissary.

STATEMENT OF RAW JUTE AND MANUFACTURED GOODS OF THE JUTE  
MILL DEPARTMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1914.

## RAW JUTE.

4,062 bales jute in warehouse June 30, 1913, at 400 lbs.....	1,624,800 lbs.	
4,984 bales jute received during the year at 400 lbs.....	1,993,600 lbs.	
In process of manufacture July 1, 1913.....	172,417 lbs.	
		3,790,817 lbs.
1,094 bales jute on hand June 30, 1914, at 400 lbs.....	437,600 lbs.	
In process of manufacture July 1, 1914.....	188,868 lbs.	
		626,468 lbs.
Net weight raw jute used during the year.....		3,164,349 lbs.

## MANUFACTURED GOODS.

3,766,805 grain bags equals 4,080,705 yards at 11 oz.....	2,805,485 lbs.	
3,766,805 grain bags sewn at $\frac{1}{4}$ oz.....	58,857 lbs.	
3,766,805 grain bags hemmed at 1/16 oz.....	14,714 lbs.	
3,766,805 grain bags tied in bundles, per bale at $3\frac{3}{4}$ oz.....	1,765 lbs.	
7,534 bales roping at 3 lbs.....	22,602 lbs.	
7,534 bales sewing twine at $3\frac{1}{2}$ oz.....	1,648 lbs.	
7,534 bales burlap covers at $6\frac{1}{2}$ lbs.....	48,971 lbs.	
45,000 bean bags, average gross weight 9 oz.....	25,312 lbs.	
90 bales bean bags, baled, at 10 lbs.....	900 lbs.	
1,168 yards napier matting, 36 inch, at 3 lbs.....	2,628 lbs.	
462 yards 45-inch burlap at 11 oz.....	4,938 lbs.	
872 spools 5-ply twine at $1\frac{1}{4}$ oz.....	1,090 lbs.	
26,521 pounds loom waste.....	26,521 lbs.	
		3,015,431 lbs.
Loss in manufacture.....		148,918 lbs.
Percentage of loss equals 4.6113 per cent.		



## GRAIN BAG STATEMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1914.

## GRAIN BAGS.

Bags sold prior to July 1, 1913, awaiting orders for shipment .....	1,107,880	
Bags sold during the year at $8\frac{1}{2}$ cents .....	2,131,575	
		3,239,455
Bag sales annulled .....	11,694	
Bag sales cancelled .....	76,100	
Bags shipped during the year .....	2,545,305	
		2,633,099
Bags sold awaiting orders for shipment .....		606,356
Bags on hand June 30, 1913 .....	714,500	
Bags manufactured during the year .....	3,766,805	
	4,481,305	
Bags shipped during the year .....	2,545,305	
		1,936,000
Bags on hand awaiting orders for shipment .....		606,356
Unsold bags on hand June 30, 1914 .....		1,329,644
Balances due on bags sold prior to July, 1913 .....	\$73,742 48	
Bags sold during the year at $8\frac{1}{2}$ cents, 2,131,575 .....	181,183 88	
Forfeited deposits .....	311 95	
		\$255,238 31
Cash received from balances on bags sold prior to July 1, 1913 .....	\$67,273 98	
Cash received from sales of bags at $8\frac{1}{2}$ cents .....	30,895 45	
Cash received from deposits on bags at $8\frac{1}{2}$ cents .....	29,687 22	
Cash received from balances on bags at $8\frac{1}{2}$ cents .....	79,721 94	
Value of bags annulled at $8\frac{1}{2}$ cents .....	994 00	
Value of bags cancelled at $8\frac{1}{2}$ cents .....	6,468 50	
		215,041 09
Balances due on grain bag sales, June 30, 1914 .....		\$40,197 22

## BEAN BAGS.

Bean bags sold during the year at 7 cents—800 .....	\$56 00
Bean bags sold during the year at 8 cents—1,200 .....	96 00
Cash received from bean bag sales .....	\$152 00
Bean bags shipped during the year—1,200.	

**SALES AND PROFITS ON SALES FOR THE FISCAL YEAR ENDING  
JUNE 30, 1914.**

SALES.		
2,131,575 grain bags sold at 8½ cents.....		\$181,183 88
800 bean bags sold at 7 cents.....		56 00
1,200 bean bags at 8 cents.....		96 00
<hr/>		
2,133,575 bags. Total sales.....		\$181,335 88
11,694 grain bags annulled at 8½ cents.....	\$994 00	
76,100 grain bags cancelled at 8½ cents.....	6,468 00	
87,794.....		7,462 00
<hr/>		
2,045,781 bags. Net bag sales for the year.....		\$173,873 88
Sales to prison employees.....	\$77 05	
Sales to prison departments.....	932 65	
Sales of burlap.....	203 00	
Sales of bung cloths.....	142 50	
Sales of loom waste.....	125 90	
Sales of napier matting.....	305 19	
		<hr/> 1,786 20
Net sales for the year—all classes.....		\$175,660 00
PROFIT ON SALES.		
Net sales for the year.....	\$175,660 00	
Forfeited deposits.....	361 95	
Inventory June 30, 1913.....	43,072 45	
Value of 1,329,644 grain bags on hand June 30, 1914. at \$.081922 per bag.....	109,046 71	
Value of by-products as per inventory.....	4,399 32	
		<hr/> \$332,540 43
Net cost of production.....	\$315,679 34	
Inventory June 30, 1914.....	10,306 56	
		<hr/> 325,986 00
Total profits for the year.....		\$6,554 43

**SEGREGATED COSTS OF MANUFACTURED GOODS, BURLAP AND BAGS,  
FOR THE FISCAL YEAR ENDING JUNE 30, 1914.**

**BURLAP.**

Spinning and weaving 4,126,167 yards at \$69,147.99.....	1.4812¢ per yd.
11 ounces raw jute at .076315 lb.....	5.2465¢ per yd.
Loss in manufacture, 4.6113 per cent.....	.3113¢ per yd.
Cost or burlap.....	7.0390¢ per yd.

**SEWING.**

<b>Grain bags:</b>	
5 per cent of cost of production less 1 per cent for sewing	
bean bags .....	\$3,422 83
73,571 pounds jute twine at 8 cents.....	5,891 48
Total sewing cost.....	\$9,314 31
3,766,805 grain bags sewn, equals.....	.2471¢ per bag
<b>Bean bags:</b>	
1 per cent of 5 per cent cost of production.....	\$34 57
900 spools jute twine at 8 cents.....	72 00
Total sewing cost.....	\$106 57
45,000 beans bags sewn, equals.....	.2346¢ per bag

**BALING.**

4½ yards 45-inch burlap at .070390 yard.....	.316755
4.82 ounces jute twine at .08 lb.....	.003776
3 pounds jute rope at .08.....	.240000
Total baling cost per bale.....	.560531
At 500 bags per bale, equals.....	.1121¢ per bag

**SHIPPING.**

Drayage per bale.....	\$0 05
Freight per bale.....	50
Cost per bale.....	\$0 55
At 500 bags per bale, equals.....	.1100¢ per bag

**COST PER BAG—GRAIN BAGS.**

39½ inches burlap at .070390 yard.....	7.7230 cents
Cost of sewing.....	.2471 cent
Cost of baling.....	.1121 cent
Cost of shipping.....	.1100 cent
Cost of grain bags, per bag.....	8.1922 cents

**COST OF BEAN BAGS—PER BAG.**

31 inches burlap at .070390 yard.....	6.0112 cents
Cost of sewing.....	.2346 cent
Cost of baling, same as grain bags.....	.1121 cent
Cost of shipping, same as grain bags.....	.1100 cent
Cost of bean bags, per bag.....	6.4679 cents

**COST OF OPERATION AND PRODUCTION OF JUTE MILL DEPARTMENT FOR  
THE FISCAL YEAR ENDING JUNE 30, 1914.**

**OPERATION.**

Raw jute .....	\$241,488 33	
Insurance .....	1,403 65	
Jute oil .....	2,152 50	
Machine oil .....	1,310 35	
Fuel oil .....	5,775 75	
Tools and repairs .....	9,713 58	
Coal and coke .....	404 25	
Sizing .....	2,036 20	
Miscellaneous .....	136 17	
Advertising .....	70 72	
Salaries .....	33,124 33	
Board allowances .....	2,625 00	
Freight and cartage .....	2,653 99	
Water .....	819 21	
Power .....	9,560 81	
Board of jute mill guards .....	2,400 00	
Subscriptions .....	4 50	
		<hr/> \$315,679 34

**PRODUCTION.**

Jute oil .....	\$2,152 50	
Machine oil .....	1,310 35	
Fuel oil .....	5,775 75	
Tools and repairs .....	9,713 58	
Coal and coke .....	404 25	
Sizing .....	2,036 20	
Miscellaneous .....	136 17	
Advertising .....	70 72	
Salaries .....	33,124 33	
Board allowances .....	2,625 00	
Freight and cartage .....	2,653 99	
Water .....	819 21	
Power .....	9,560 81	
Board of jute mill guards .....	2,400 00	
Subscriptions .....	4 50	
		<hr/> \$72,787 36

*Deduct.*

Expense of sewing and repairing sewing machines, estimated 5 per cent .....	3,639 37
Net expense of spinning and weaving 4,126,167 yards burlap....	<hr/> \$69,147 99



**CASH RECEIPTS AND THE DISPOSAL OF CASH FOR THE FISCAL YEAR  
ENDING JUNE 30, 1914.**

Cash balances on bags sold prior to July 1, 1913, at 8½ cents .....	\$67,273 98	
Cash payments on bags sold at 8½ cents .....	30,895 45	
Cash deposits on bags sold at 8½ cents .....	29,687 22	
Cash balances on bags sold at 8½ cents .....	79,721 94	
Cash received from jute product sales .....	1,938 20	
Forfeited deposits .....	311 95	
		<u>\$209,828 74</u>

**REVOLVING FUND.**

Cash in fund July 1, 1913 .....	\$200,000 00	
Deposits from sales .....	209,828 74	
		<u>409,828 74</u>
Cash disbursed in payment for:		
Raw jute .....	\$241,288 33	
Freight on raw jute .....	2,932 49	
Insurance on raw jute .....	216 10	
To San Quentin Prison Fund .....	74,659 25	
		<u>319,296 17</u>
Balance in Revolving Fund June 30, 1914 .....		<u>\$90,522 57</u>

**ASSETS AND LIABILITIES AT THE CLOSE OF THE FISCAL YEAR ENDING  
JUNE 30, 1914.**

**AVAILABLE ASSETS.**

Revolving Fund .....	\$90,522 25	
Charge sheet .....	5 20	
Sundry debtors .....	34 32	
Construction Department .....	889 08	
		<u>\$91,450 87</u>

**LIABILITIES.**

Commissary Department .....	\$1,594 09	
Salaries officers and guards .....	2,625 00	
Sundry creditors .....	677 56	
Swiss Marine Insurance Company .....	112 25	
G. W. Freethy .....	608 45	
Marine Water and Power Company .....	77 40	
Pacific Gas and Electric Company .....	1,022 33	
		<u>6,717 08</u>

Excess of available assets .....	<u>\$84,733 79</u>
----------------------------------	--------------------

**INVENTORIED ASSETS.**

Raw jute in warehouse .....	\$33,393 69	
Raw jute in process of manufacture .....	14,412 24	
1,329,644 grain bags on hand .....	109,046 32	
79,500 bean bags on hand .....	3,975 00	
8,639 pounds bung cloths .....	345 56	
916 pounds loom waste .....	9 16	
Merchandise .....	10,306 56	
Office furniture .....	230 85	
Tools and repairs .....	30,599 16	
		<u>\$202,318 54</u>

Total excess of assets .....	<u>\$287,052 33</u>
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**COMPARATIVE STATEMENT OF THE TWO FISCAL YEARS ENDING  
JUNE 30, 1913, AND JUNE 30, 1914.**

Comparison of—	1913	1914	Increase	Decrease
Raw jute .....	\$199,935 19	\$241,488 33	\$41,553 14	-----
Insurance on bags and jute.....	1,026 30	1,403 65	377 35	-----
Jute oil .....	2,208 55	2,152 50	-----	56 05
Machine oil .....	993 28	1,310 35	217 07	-----
Fuel oil .....	6,557 67	5,775 75	-----	781 92
Tools and repairs, material.....	7,267 25	9,713 58	1,446 33	-----
Coal and coke.....	373 29	404 25	31 96	-----
Sizing .....	1,838 73	2,036 20	197 47	-----
Miscellaneous .....	197 86	136 17	-----	61 69
Advertising .....	39 45	70 72	31 27	-----
Salaries, officers and guards.....	31,012 15	33,124 33	2,112 18	-----
Board allowances, officers and guards.....	1,907 50	2,625 00	717 15	-----
Freight and cartage.....	4,648 44	2,653 99	-----	1,994 45
Water .....	857 53	819 21	-----	38 32
Power .....	9,870 01	9,560 81	-----	309 20
Board of officers and guards.....	2,320 00	2,400 00	80 00	-----
Subscriptions .....	9 00	4 50	-----	4 50
Total cost of operation for the year....	\$271,061 20	\$315,679 34	\$46,763 92	\$3,246 13
Cost of production.....	\$66,594 53	\$99,147 99	\$2,553 46	-----
Cost of spinning and weaving burlap per yard .....	\$.013888	\$.014812	\$.000924	-----
Cost of sewing per bag, bean bags.....	.001184	.002346	.001152	-----
Cost of sewing per bag, grain bags.....	.001916	.002471	.000555	-----
Cost of baling per bag, both kinds.....	.000829	.011210	.002915	-----
Cost of shipping per bag, both kinds.....	.001100	.001100	-----	-----
Cost of burlap per yard.....	.053041	.070390	.017349	-----
Cost of grain bags, each.....	.062642	.081922	.019280	-----
Cost of bean bags, each.....	.058757	.064679	.005892	-----
Number of grain bags manufactured.....	3,973,886	3,766,805	-----	207,081
Number of bean bags manufactured.....	499,650	45,000	-----	454,650
Number of bean bags sold.....	499,650	2,000	-----	497,650
Number of bean bags shipped.....	499,650	2,000	-----	497,650
Number of grain bags sold.....	6,570,946	3,239,455	-----	3,231,491
Number of grain bags shipped.....	3,667,386	2,545,305	-----	1,122,081
Number of grain bags on hand June 30, each year .....	714,500	1,936,000	1,221,500	-----
Number of pounds of raw jute purchased.....	3,688,800	1,993,600	-----	1,695,200
Number of pounds of raw jute used.....	3,714,160	3,164,349	-----	549,811
Number of pounds of raw jute on hand.....	1,797,217	626,468	-----	1,170,747
Number of pounds of raw jute in excess of manufacture .....	161,622	148,918	-----	12,704
Value of raw jute purchased.....	\$199,935 19	\$241,488 33	\$41,553 14	-----
Value of raw jute on hand.....	97,191 38	33,393 69	-----	\$63,798 69
Cost of raw jute, per 100 pounds average.....	\$.064106	\$.076315	\$.022209	-----
Percentage of loss in manufacture.....	.043515	.046113	.002598	-----

**STATEMENT OF ASSETS AND LIABILITIES OF THE MANUFACTURING  
DEPARTMENT, JUNE 30, 1913.**

**ASSETS.**

Inventory of June 30, 1913, viz:

Plant, machinery, tools and fixtures.....		\$11,634 11
Tailor shop .....	\$2,228 84	
Shoe shop .....	2,380 96	
Tin shop .....	625 69	
Printing shop .....	2,353 67	
Furniture shop .....	4,044 95	
	<hr/>	
	\$11,634 11	
Merchandise .....		\$23,852 40
Tailor shop .....	\$11,685 40	
Shoe shop .....	7,855 69	
Tin shop .....	539 63	
Printing shop .....	456 95	
Furniture shop .....	3,314 73	
	<hr/>	
	\$23,852 40	
	<hr/>	
Total plant, machinery, tools, fixtures and merchandise.....		\$35,486 51
Balances due from ledger accounts.....		18,326 29
	<hr/>	
Total assets .....		\$53,812 80

**LIABILITIES.**

Amount taken over as per inventory July 1, 1912.....	\$5,986 59
Due to Prison Fund and commissary.....	47,760 28
Due to ledger accounts.....	65 93
	<hr/>
Total liabilities .....	\$53,812 80

STATEMENT OF ASSETS AND LIABILITIES OF THE MANUFACTURING  
DEPARTMENT, JUNE 30, 1914.*Assets.*

Inventory of June 30, 1914, viz:

Plant, machinery, tools and fixtures.....		\$17,375 93
Tailor shop .....	2,142 04	
Shoe shop .....	2,353 10	
Tin shop .....	654 05	
Printing shop .....	2,397 47	
Furniture shop .....	9,829 27	

---

\$17,375 93

Merchandise .....		\$35,821 14
Tailor shop .....	\$18,648 96	
Shoe shop .....	7,133 44	
Tin shop .....	946 58	
Printing shop .....	477 75	
Furniture shop .....	8,614 41	

---

\$35,821 14

Total plant, machinery, tools, fixtures and merchandise.....	\$53,197 07
Balances due from ledger accounts.....	12,655 23

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Total assets ..... \$65,852 30*Liabilities.*

Amount taken over as per inventory July 1, 1913.....	\$11,634 11
Due to Prison Fund and commissary.....	54,163 71
Due to ledger accounts.....	54 48

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Total liabilities ..... \$65,852 30

Correct.

IRVING T. BALLARD,  
Commissary.



**DETAILED STATEMENT OF THE MANUFACTURING DEPARTMENT FOR THE  
FISCAL YEAR ENDING JUNE 30, 1914.**

**TAILOR SHOP.**

Merchandise on hand as per inventory July 1, 1913.....	\$11,685 40	
Merchandise purchases .....	46,745 22	
Purchases from prison departments.....	556 16	
Sales as per ledger accounts.....		\$46,189 62
To state institutions.....	\$21,092 45	
To prison departments.....	25,093 83	
To state employees.....	3 34	
	<hr/> \$46,189 62	
Merchandise on hand as per inventory June 30, 1914.....		18,648 96
Profit (to prison maintenance).....	5,851 80	
	<hr/> \$64,838 58	<hr/> \$64,838 58

**SHOE SHOP.**

Merchandise on hand as per inventory July 1, 1913.....	\$7,855 69	
Merchandise purchases .....	12,343 05	
Purchases from prison departments.....	89 11	
Sales as per ledger accounts.....		\$17,446 19
To state institutions.....	\$8,191 02	
To prison departments.....	8,818 47	
To state employees.....	436 70	
	<hr/> \$17,446 19	
Merchandise on hand as per inventory June 30, 1914.....		7,133 44
Profit (to prison maintenance).....	4,291 78	
	<hr/> \$24,579 63	<hr/> \$24,579 63

**PRINTING SHOP.**

Merchandise on hand as per inventory July 1, 1913.....	\$456 95	
Merchandise purchases .....	1,176 50	
Purchases from prison departments.....	55 10	
Sales as per ledger accounts.....		\$1,331 59
To state institutions.....	\$127 35	
To prison departments.....	1,204 24	
	<hr/> \$1,331 59	
Merchandise on hand as per inventory June 30, 1914.....		477 75
Profit (to prison maintenance).....	120 79	
	<hr/> \$1,809 34	<hr/> \$1,809 34

**TIN SHOP.**

Merchandise on hand as per inventory July 1, 1913.....	\$539 63	
Merchandise purchases .....	2,583 26	
Purchases from prison departments.....	48 46	
Sales as per ledger accounts.....		\$2,172 17
To state institutions.....	\$1,005 38	
To prison departments.....	1,166 79	
	<hr/> \$2,172 17	
Merchandise on hand as per inventory June 30, 1914.....		946 58
Loss for the season.....	52 60	
	<hr/> \$3,118 75	<hr/> \$3,118 75

## FURNITURE SHOP.

Merchandise on hand as per inventory July 1, 1913.....	\$3,314 73	
Merchandise purchases .....	12,679 71	
Purchases from prison departments.....	1,049 04	
Sales as per ledger accounts.....		\$15,370 94
To state institutions.....	\$14,891 14	
To prison departments.....	479 80	
	<hr/>	
	\$15,370 94	
Merchandise on hand as per inventory June 30, 1914.....		8,614 41
Profit (to prison maintenance).....	6,941 87	
	<hr/>	
	\$23,985 35	\$23,985 35

## PROFIT ACCOUNT.

Tailor shop .....	\$5,851 80	
Shoe shop .....	4,291 78	
Printing shop .....	120 79	
Furniture shop .....	6,941 87	
General expense .....		\$542 10
Loss in tin shop.....		52 60
Net profit .....		<hr/>
		16,611 54
	<hr/>	
	\$17,206 24	\$17,206 24

## SUMMARY.

Total merchandise on hand as per inventory July 1, 1913	\$23,852 40	
Total merchandise purchases.....	75,527 74	
Total purchases from prison departments.....	1,797 87	
Total general expenses.....	542 10	
Total sales as per ledger accounts.....		\$82,510 51
To state institutions.....	\$45,324 61	
To prison departments.....	36,745 86	
To state employees.....	440 04	
	<hr/>	
	\$82,510 51	
Total merchandise on hand as per inventory June 30, 1914		35,821 14
Gross profit for the year.....	\$17,206 24	
Less general expense.....	\$542 10	
Less tin shop loss.....	52 60	
	<hr/>	
	594 70	
	<hr/>	
Net profit for the year.....	\$16,611 54	
	<hr/>	
	\$118,331 65	\$118,331 65

The above certified to be a correct transcript from the books of the Manufacturing Department.

IRVING T. BALLARD,  
Commissary.

## TURNKEY'S REPORT.

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SAN QUENTIN, CAL., June 30, 1913.

To Hon. JOHN E. HOYLE,

*Warden of State Prison at San Quentin, California.*

DEAR SIR: I beg to submit herewith my annual report for the fiscal year, ending June 30, 1913.

Very respectfully,

D. SULLIVAN,  
Turnkey.

## A SUMMARY OF RECEIPTS AND DISCHARGES FROM JULY 1, 1912, TO JUNE 30, 1913.

On hand at end of month.....	1,946	1,932	1,894	1,909	1,895	1,871	1,888	1,907	1,905	1,931	1,915	1,929	
United States prisoners at end of each month.....	1			1	1	1	1	1	2	4	8		
Total discharges.....	57	85	84	80	70	87	61	61	79	72	86	67	889
Discharged by order of court.....						1							1
Reparoled.....		2	1			1					2		6
Transferred to Mare Island.....	2	2	3	2		1	3	2	3	1	4	25	
Pardoned.....		2		4		1		1			1	10	
Out for resentence.....				1									
Out as witnesses.....			3	2	4		3		1	4		18	
Transferred to insane asylum.....				4	1	2				1		12	
Escaped.....							1		1				
Executed.....				2	2							5	
Died.....	5	3	3		1	2	1	3	4	4	1	27	
Paroled.....	20	40	40	36	27	47	9	28	30	26	41	22	366
Discharged per act.....	12	22	11	14	10	8	14	14	20	18	6	21	170
Discharged per act and restored.....	18	14	23	17	25	22	27	12	21	37	12	243	
Total received.....	66	71	46	56	63		78	80	77	98	70	81	881
Returned, resented.....				1			2		1				4
Returned from asylum.....										1			
Returned, escape.....										1	1		1
Returned for violation parole.....		2	6	3	3		6	6	8	1	2		46
Returned, witness.....		3	2	2	2		1	2			3		15
Returned for violation of conditions of commutation.....											1		1
Received per commitment.....	66	71	41	51	55		69	72	70	89	68	75	813
Totals.....													

Prisoners on hand July 30, 1912.....

1,937

Prisoners received during the year.....

881

Total.....

2,818

Prisoners discharged during the year.....

889

Prisoners on hand June 30, 1913.....

1,929

Decrease from last year.....

8

Monthly average.....

1,910 2.12

Daily average.....

1,902



**TABLE No. 3.**  
**Nativity of Prisoners.**

Foreign born	No.	United States	No.
Africa .....	1	Alabama .....	5
At sea .....	1	Arizona .....	6
Australia .....	8	Arkansas .....	10
Austria .....	13	California .....	408
Belgium .....	3	Colorado .....	10
Cuba .....	1	Connecticut .....	6
Canada .....	6	District of Columbia .....	5
China .....	11	Delaware .....	1
Columbia .....	1	Florida .....	4
Denmark .....	7	Georgia .....	11
England .....	30	Illinois .....	98
Finland .....	2	Indiana .....	46
France .....	6	Iowa .....	52
Germany .....	60	Idaho .....	2
Greece .....	8	Kansas .....	22
Holland .....	2	Kentucky .....	37
Hungary .....	1	Louisiana .....	14
Ireland .....	24	Maine .....	6
Italy .....	33	Maryland .....	8
Japan .....	15	Massachusetts .....	35
Korea .....	1	Michigan .....	33
Mexico .....	165	Minnesota .....	16
New Zealand .....	2	Mississippi .....	6
Nova Scotia .....	2	Missouri .....	63
Norway .....	4	Montana .....	4
Portugal .....	1	Nebraska .....	16
Poland .....	1	Nevada .....	6
Porto Rico .....	4	New Hampshire .....	8
Russia .....	14	New Jersey .....	8
Roumania .....	2	New York .....	109
Scotland .....	12	New Mexico .....	7
Spain .....	5	North Carolina .....	12
Sweden .....	10	South Carolina .....	5
South America .....	4	North Dakota .....	2
Switzerland .....	3	Ohio .....	59
Turkey .....	3	Oklahoma .....	8
Wales .....	3	Oregon .....	13
West Indies .....	1	Pennsylvania .....	72
South Africa .....	1	Rhode Island .....	3
Servia .....	1	South Dakota .....	2
Samoa .....	1	Tennessee .....	25
Prince Edward Island .....	1	Texas .....	48
Jamaica .....	1	Utah .....	4
Guatemala .....	1	Vermont .....	7
Bulgaria .....	1	Virginia .....	12
		Washington .....	10
		West Virginia .....	8
		Wisconsin .....	8
		Wyoming .....	1
		Hawaii .....	3
		Philippines .....	2
Total .....	583	Total .....	1,366

**Recapitulation.**

Foreign born, 28.5+ per cent.....	583	Brown .....	6
United States, 71.4+ per cent.....	1,366	Chinese .....	28
		Indians .....	17
Total .....	1,929	Japanese .....	18
Males .....	1,904	Negroes .....	121
Females .....	25	Whites .....	1,789
Total .....	1,929	Total .....	1,929

TABLE No. 4.  
Classification of Crime.

Assisting prisoner to escape.....	1	Making fictitious check.....	4
Abortion.....	4	Failure to provide.....	3
Arson.....	9	Obtaining money under false pretense.....	9
Arson, first degree.....	4	Obtaining property under false pre-	
Arson, second degree.....	6	tense.....	2
Assault deadly weapon.....	39	Passing fictitious check.....	74
Bigamy.....	5	Passing fictitious check, attempt.....	2
Burglary.....	63	Passing fictitious check and prior.....	5
Burglary, attempt.....	5	Perjury.....	4
Burglary and priors.....	3	Pimping.....	7
Burglary, first degree.....	193	Pandering.....	6
Burglary, second degree.....	192	Petit larceny and prior.....	8
Bringing opium into county jail.....	1	Rape.....	60
Burglary, first and second degree.....	1	Rape, assault to.....	21
Burglary, first degree and prior.....	18	Receiving stolen goods.....	7
Burglary, second degree and prior.....	10	Robbery.....	175
Burglary, first degree, attempt.....	1	Robbery and prior.....	11
Burglary, second degree, attempt.....	5	Robbery, assault to commit.....	37
Child stealing.....	1	Robbery, assault to commit and prior.....	4
Counterfeiting.....	4	Robbery, attempt.....	13
Crime against nature.....	16	Seduction.....	1
Crime against nature, attempt.....	4	Sodomy.....	14
Dynamiting a dwelling.....	3	Scandalous conduct.....	9
Embezzlements.....	37	Theft.....	13
Extortion, attempt.....	1	Theft and scandalous conduct.....	3
Felony.....	38	Violating section 288, Penal Code.....	13
Felony and prior.....	3	Violating section 267, Penal Code.....	2
Forgery.....	114	Violating section 476a, Penal Code.....	15
Desertion.....	1	Violating section 476, Penal Code.....	7
Forgery and prior.....	2	Violating section 606, Penal Code.....	3
Grand larceny.....	222	Violating section 266, Penal Code.....	3
Grand larceny and prior.....	8	Violating section 171a, Penal Code.....	1
Grand larceny, attempt.....	10	Violating section 274, Penal Code.....	1
Incest.....	6	Violating section 286, Penal Code.....	1
Injury, public jail.....	1	Violating section 5009, R. S. U. S.....	1
Lewd and lascivious act.....	28	Violating Act 1910, R. S. U. S.....	1
Manslaughter.....	62	Offering a bribe.....	1
Manslaughter and murder second de-		Receiving and concealing opium.....	1
gree.....	2	Depositing explosives in a building	
Mayhem.....	1	with intent to intimidate.....	1
Murder.....	16	Wife desertion.....	1
Murder, first degree.....	120	Permitting his wife to remain in a	
Murder, second degree.....	81	house of prostitution.....	1
Murder, assault to, and burglary,		Assault upon a prison guard.....	1
second degree.....	1		
Murder, assault to.....	38		
Murder, assault to, and prior.....	3	Total.....	1,929

## Recapitulation.

Crimes against property.....	1,032
Crimes against person.....	749
Crimes, infamous.....	20
Unclassified.....	128
Total.....	1,929

**TABLE No. 5.**  
**Terms of Imprisonment.**

Term	No.	Term	No.
Eight months .....	1	Thirteen years .....	8
One year .....	126	Thirteen years and six months .....	1
One year and one day .....	1	Fourteen years .....	29
One year and three months .....	4	Fifteen years .....	75
One year and four months .....	3	Sixteen years .....	3
One year and six months .....	60	Sixteen years and six months .....	1
One year and ten months .....	2	Seventeen years .....	3
Two years .....	245	Eighteen years .....	3
Two years and six months .....	19	Twenty years .....	45
Two years and nine months .....	2	Twenty-four years .....	1
Three years .....	206	Twenty-five years .....	34
Three years and nine months .....	1	Twenty-eight years .....	1
Three years and six months .....	5	Thirty years .....	13
Four years .....	131	Thirty-one years .....	2
Four years and six months .....	3	Thirty-five years .....	5
Five years .....	288	Forty years .....	4
Five years and six months .....	2	Forty-five years .....	2
Six years .....	45	Fifty years .....	6
Seven years .....	72	Sixty years .....	2
Seven years and six months .....	2	Sixty-six years .....	1
Eight years .....	54	Ninety years .....	1
Nine years .....	11	Life .....	180
Nine years and six months .....	3	Death .....	6
Ten years .....	187		
Ten years and life .....	1	Total .....	1,929
Eleven years .....	3	Average term of sentence, 6 11/12 years.	
Twelve years .....	26		

**Previous Terms.**

Recidivists, San Quentin and Folsom.		State Prisons—Continued.	
Second term .....	245	Maine .....	1
Third term .....	80	Maryland .....	2
Fourth term .....	13	Massachusetts .....	2
Fifth term .....	9	Minnesota .....	2
Sixth term .....	3	Michigan .....	3
		Missouri .....	4
Total .....	350	Montana .....	1
		New Jersey .....	1
		New York .....	2
		North Dakota .....	1
		Nevada .....	9
		New Mexico .....	1
		Ohio .....	2
		Oregon .....	8
		Pennsylvania .....	1
		Texas .....	3
		Utah .....	2
		Washington .....	13
		Georgia .....	1
		Total .....	80
		United States Prisons.	
		Leavenworth .....	5
		McNeil's Island .....	4
		Atlanta .....	2
		Total .....	11
		Foreign.	
		England .....	1
		Total .....	1

State Prisons.	
Arizona .....	3
Colorado .....	3
Illinois .....	2
Indiana .....	5
Idaho .....	2
Iowa .....	2
Kansas .....	4

**TABLE No. 6.**  
**Age of Prisoners When Received.**

Age	No.	Age	No.
Sixteen .....	5	Forty-seven .....	19
Seventeen .....	11	Forty-eight .....	15
Eighteen .....	42	Forty-nine .....	12
Nineteen .....	62	Fifty .....	21
Twenty .....	64	Fifty-one .....	18
Twenty-one .....	77	Fifty-two .....	13
Twenty-two .....	89	Fifty-three .....	8
Twenty-three .....	109	Fifty-four .....	8
Twenty-four .....	91	Fifty-five .....	9
Twenty-five .....	75	Fifty-six .....	6
Twenty-six .....	86	Fifty-seven .....	10
Twenty-seven .....	76	Fifty-eight .....	7
Twenty-eight .....	96	Fifty-nine .....	4
Twenty-nine .....	71	Sixty .....	9
Thirty .....	90	Sixty-one .....	6
Thirty-one .....	54	Sixty-two .....	12
Thirty-two .....	72	Sixty-three .....	3
Thirty-three .....	74	Sixty-four .....	3
Thirty-four .....	73	Sixty-five .....	5
Thirty-five .....	62	Sixty-six .....	5
Thirty-six .....	53	Sixty-seven .....	2
Thirty-seven .....	37	Sixty-eight .....	3
Thirty-eight .....	42	Sixty-nine .....	1
Thirty-nine .....	36	Seventy .....	1
Forty .....	30	Seventy-one .....	1
Forty-one .....	23	Seventy-two .....	1
Forty-two .....	35	Seventy-six .....	1
Forty-three .....	23	Seventy-nine .....	1
Forty-four .....	17		
Forty-five .....	24		
Forty-six .....	20	Total .....	1,929

**Educational Status.**

Can read and write.....	1,754
Can not read and write.....	175



**TABLE No. 7.**  
**Counties Represented.**

Counties	No.	Counties	No.
Alameda .....	161	Placer .....	40
Amador .....	4	Riverside .....	44
Butte .....	38	Sacramento .....	69
Colusa .....	16	San Benito .....	1
Contra Costa .....	30	San Bernardino .....	35
Del Norte .....	4	San Diego .....	68
Fresno .....	63	San Francisco .....	382
Glenn .....	7	San Joaquin .....	67
Humboldt .....	16	San Luis Obispo .....	12
Imperial .....	22	San Mateo .....	13
Inyo .....	5	Santa Barbara .....	12
Kern .....	55	Santa Clara .....	43
Kings .....	16	Santa Cruz .....	31
Lake .....	3	Shasta .....	15
Lassen .....	1	Sierra .....	4
Los Angeles .....	290	Siskiyou .....	10
Madera .....	4	Solano .....	19
Marin .....	5	Sonoma .....	21
Mariposa .....	1	Stanislaus .....	23
Mendocino .....	32	Sutter .....	3
Merced .....	12	Tehama .....	1
Monterey .....	24	Trinity .....	2
Napa .....	9	Tulare .....	24
Nevada .....	9	Tuolumne .....	4
Orange .....	50	Ventura .....	16
Yolo .....	18		
Yuba .....	18		
Plumas .....	11	Total .....	1,873

**United States Prisoners.**

United States districts	No.	Naval prisoners	No.
Northern California .....	4	Mare Island .....	29
Southern California .....	2	United States ships .....	14
Western Washington .....	1	Philippine Islands .....	6
United States Court for China .....	1		
Total .....	8	Total, United States district .....	48
			8
		Total United States prisoners .....	56
		Total state prisoners .....	1,873
		Total .....	1,929

**TABLE No. 8.**  
**Occupation of Prisoners Before Commitment.**

Occupation	No.	Occupation	No.	Occupation	No.
Accountant	6	Engineer, locomotive	5	Printer	19
Actor	6	Farmer	102	Pressman	1
Architect	1	Fireman	22	Pugilist	2
Artist	1	Fireman, marine	5	Plasterer	7
Auto machinist	1	Fisherman	1	Policeman	2
Baker	20	Foundryman	2	Railroadman	15
Barber	54	Gardener	15	Reporter	1
Bartender	11	Gasfitter	1	Real estate broker	6
Banker	1	Glassblower	1	Rig builder	1
Bank teller	4	Harnessmaker	2	Rigger	5
Bellboy	2	Horseshoer	8	Restaurateur	1
Blacksmith	19	Hostler	10	Soldier	2
Boilermaker	6	Hotelkeeper	5	Sailor	25
Bookkeeper	31	Housekeeper	10	Saloonkeeper	1
Bootblack	1	Housewife	14	Salesman	15
Broommaker	3	Horseman	3	Shingler	2
Bricklayer	6	Iron worker	6	School teacher	6
Bookbinder	4	Iron moulder	1	Seafaring man	1
Butcher	16	Jeweler	1	Shoemaker	32
Cabinetmaker	3	Junk dealer	2	Sign painter	1
Candymaker	5	Laborers	397	Steam fitter	8
Carpenter	70	Lather	2	Stenographer	7
Cement worker	6	Laundryman	10	Stone cutter	5
Chemist	1	Lithographer	2	Stone mason	1
Clerk	61	Longshoreman	2	Stock dealer	2
Confectioner	2	Lawyer	6	Student	1
Cigarmaker	1	Lacemaker	2	Tailor	35
Cook	147	Machinists	59	Teamster	84
Collarmaker	1	Moulder	2	Telegrapher	4
Cowboy	1	Mechanic	3	Tinsmith	2
Chauffeur	5	Merchant	15	Tool dresser	1
Dairyman	2	Metal polisher	3	Upholsterer	4
Decorator	6	Miner	70	Veterinary surgeon	2
Dentist	1	Moving picture operator	1	Waiter	75
Dishwasher	1	Millwright	1	Watchmaker	2
Draughtsman	3	Musician	19	Water tender	1
Driller	1	Nurse	14	Weaver	1
Druggist	4	Oilier	3	Wire weaver	2
Electrician	34	Painter	68	Wood worker	5
Engineer, civil	1	Paperhanger	3	Undertaker	1
Engineer, mechanical	3	Peddler	3	Geologist	1
Engineer, mining	1	Photographer	2	Not stated	14
Engineer, marine	1	Physician	7		
Engineer, electrical	2	Plumber	30	Total	1,929
Engineer, stationary	23	Porter	7		

**Recapitulation.**

Professions	425
Mechanical trades	508
Other trades and occupations	585
Laborers	397
Not stated	14
Total	1,929

TABLE No. 9.

## Life Prisoners.

	No.		No.
<b>Crimes.</b>			
Dynamiting a dwelling.....	1	Actual Time Served by Life Prisoners Now Here.	
Murder .....	16	Twenty-four years .....	1
Murder, first degree.....	121	Twenty-three years .....	1
Murder, second degree.....	20	Twenty-one years .....	1
Rape .....	9	Eighteen years .....	1
Robbery .....	7	Seventeen years .....	1
Robbery and priors.....	4	Fifteen years .....	3
Manslaughter and murder, second degree .....	1	Fourteen years .....	1
Violating section 288, Penal Code.....	1	Thirteen years .....	1
		Twelve years .....	3
		Eleven years .....	3
Total .....	180	Ten years .....	8
		Nine years .....	8
<b>Recidivists.</b>			
Second term .....	16	Eight years .....	13
Third term .....	3	Seven years .....	9
Fifth term .....	2	Six years .....	12
Serving first term.....	159	Five years or less.....	114
Total .....	180	Total .....	180
<b>Classification.</b>			
		<b>Life Prisoners on Parole.</b>	
Chinese .....	12	Whites (male) .....	47
Indians .....	1	Whites (female) .....	2
Japanese .....	2	Chinese .....	7
Negroes .....	9		
Whites (male) .....	154		
Whites (female) .....	2		
Total .....	180	Total .....	56

**TABLE No. 10.**  
**Paroled Prisoners.**

**TABLE A. ACCOUNTING FOR THE WHOLE NUMBER PAROLED SINCE THE LAW WAS PASSED (1893).**

Total paroles granted since 1893.....		1,559
Discharged while on parole.....	759	
Sentence commuted and discharged while on parole.....	15	
Pardoned while on parole.....	83	
Suicided while on parole.....	3	
Transferred to asylum while on parole.....	1	
Parole violated, not yet apprehended.....	103	
Parole violated and returned to prison (17 reparaes).....	148	
Parole violated and returned to prison on new charge.....	14	
Now on parole and reporting regularly.....	398	
Paroled and deported (Chinese).....	10	
Died while on parole.....	25	
Totals .....	1,559	1,559

Paroles honored, 1,294, or 83 per cent.

Paroles violated, 265, or 17 per cent.

Average number paroled each year, 77 19/20.

**TABLE B. SHOWING OPERATIONS DURING THE SIXTY-FOURTH FISCAL YEAR.**

On parole and reporting July 1, 1912.....	340	
On parole and not reporting (violators) July 1, 1912.....	62	
Paroled during the year.....	372	
Discharged during the year.....		211
Died .....		5
Suicided .....		2
Pardoned .....		4
Returned for violating parole (6 reparaes).....		40
Violators not yet apprehended.....		103
Now on parole and reporting regularly.....		398
Returned on new charge.....		5
Totals .....	774	774



**TABLE No. 11.**  
**Relating to Those Confined June 30, 1913.**

RELIGION.	
Roman Catholics .....	770
Protestants .....	792
Oriental religions .....	60
Hebrews .....	40
Miscellaneous .....	60
No religion .....	207
Total .....	1,929
SOCIAL STATUS.	
Married .....	390
Widowers .....	130
Widows .....	7
Divorced .....	85
Single .....	1,275
Not stated .....	42
Total .....	1,929
HABITS.	
Addicted to liquor, tobacco and opiates .....	25
Addicted to liquor and tobacco .....	1,175
Addicted to liquor .....	150
Addicted to tobacco .....	455
No habits .....	90
Habits not stated .....	34
Total .....	1,929

**TABLE No. 12.**  
**Photographs of Prisoners.**

	1912					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
Regular monthly reports to sheriffs, chiefs of police, etc. ....	3,492	3,763	2,173	4,558	2,703	2,915
To sheriffs, chiefs of police, etc., by special request ..						
Recidivists about to be discharged, to sheriffs ..		1,115			2,210	
Paroled prisoners .....	80	160	160	144	108	188
Parole violators .....	4,375	5,250	2,625	5,250	2,625	6,125
Extras .....	60	58	85	28	43	34
Totals .....	8,007	10,346	5,043	9,980	7,689	9,262

	1913					
	Jan.	Feb.	March	April	May	June
Regular monthly reports to sheriffs, chiefs of police, etc. ....	3,657	3,816	3,710	4,717	4,080	4,500
To sheriffs, chiefs of police, etc., by special request ..						
Recidivists about to be discharged, to sheriffs, etc. ....		1,480			1,040	
Paroled prisoners .....	36	112	120	144	164	88
Parole violators .....	4,225	1,750	2,625	8,500	2,625	4,375
Extras .....	46	29	38	77	42	65
Totals .....	7,934	7,187	6,493	13,438	7,951	9,028
Total photographs made and distributed during the year .....						102,388
Maintenance of photograph gallery for fiscal year .....						\$1,494 64
Average cost of each photograph .....						.014 +

TABLE No. 13.

## Statement of Average Terms Served by Prisoners Discharged During Sixty-fourth Fiscal Year.

Expiration of sentence.....	413
413 prisoners served 10,561 months, or an average of 2 years, 1 month, 7 days each.	
Paroled.....	366
353 term prisoners served 11,629 months, or an average of 2 years, 8 months 28 days each.	
13 life prisoners served 1,983 months, or an average of 12 years, 8 months, 16 2/13 days each.	
366 prisoners served 12,612 months, or an average of 2 years, 10 months 13 141/183 days each.	
Pardoned.....	10
10 prisoners served 256 months, or an average of 2 years, 1 month, 18 days each.	
Died.....	27
27 prisoners served 1,109 months, or an average of 3 years, 5 months, 2 2/9 days each.	
Transferred.....	37
37 prisoners served 701 months, or an average of 1 year, 6 month, 28 14/37 days each.	
Discharged, but not included in this average.....	36
5 executed, 2 escaped, 18 out as witnesses, 4 for resentence, 6 reparaoled, 1 discharged by order of court.	
Total discharged.....	889
Not to be included in average.....	36
Basis for average.....	853

## TOTALS.

Term prisoners—	
840 discharged prisoners served 24,256 months, or an average of 2 years, 4 months, 26 1/6 days each.	
Life prisoners—	
13 life prisoners served 1,983 months, or an average of 12 years, 8 months, 16 2/13 days each.	
Grand total—	
853 prisoners discharged during the sixty-fourth fiscal year served 25,239 months, an average of 2 years, 5 months, 18 3/4 days each.	

## TURNKEY'S REPORT.

---

SAN QUENTIN, CAL., June 30, 1914.

Hon. J. A. JOHNSTON, *Warden,*  
*San Quentin State Prison.*

DEAR SIR: I beg to submit herewith my annual report for the fiscal year ending June 30, 1914.

Very respectfully,

D. SULLIVAN,  
Turnkey.





By order of court.....	3	22	11	5	13	7	11	6	8	10	6	21	17	8	3	17	12	11
Out as witness.....	8	7	8	8	2	2	10	3	4					4	6	2	6	6
Out for new trial.....	2	4	5	1	1	1	1	1	3									
Out on additional charge.....																		
Out for resentence.....	1	1		3	5	2	3	6	6	6			1	5	1	7	5	5
Escaped.....																	1	1
Killed.....												1	1					
Suicided.....	2				1	1		2	1	1		2		1			1	
Died.....	12	13	14	15	28	30	32	31	31	24	19	17	35	24	26	22	31	29
Executed.....												1	2	3	3	3	5	4
Reparoled.....																		
Transferred to U. S. prison, Leavenworth, Kansas.....																		
Totals discharged.....	526	459	468	390	425	445	440	484	577	533	471	450	483	485	444	484	481	499



[illegible]



TABLE No. 2.  
A Summary of Receipts and Discharges from July 1, 1913, to June 30, 1914.

On hand end of each month.....	1935																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	</
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## Recapitulation.

Prisoners on hand June 30, 1913.	1,920	Prisoners discharged during the year	798
Prisoners received during the year	1,078	Prisoners on hand June 30, 1914.	2,209
Total	3,007	Increase over last year	280
Monthly average	2,005.5	Daily average	1,990

TABLE No. 3.  
Nativity of Prisoners.

Foreign born	No.	United States	No.
Africa	2	Alabama	11
Australia	4	Arizona	10
Austria	29	Arkansas	8
Bavaria	1	California	435
Belgium	1	Colorado	17
Central America	4	Connecticut	6
Cuba	1	District of Columbia	6
Canada	50	Delaware	2
China	22	Florida	5
Denmark	13	Georgia	8
England	44	Illinois	112
Finland	7	Indiana	28
France	16	Iowa	45
Germany	72	Idaho	3
Greece	11	Kansas	40
Holland	2	Kentucky	42
Hungary	5	Louisiana	19
India	1	Maine	9
Ireland	36	Maryland	7
Italy	67	Massachusetts	48
Japan	19	Michigan	40
Korea	1	Minnesota	20
Mexico	175	Mississippi	6
New Zealand	3	Missouri	75
Norway	10	Montana	8
Portugal	6	Nebraska	19
Poland	1	Nevada	9
Russia	9	New Hampshire	4
Roumania	4	New Jersey	10
Scotland	11	New York	112
Spain	9	New Mexico	11
Sweden	12	North Carolina	11
South America	8	South Carolina	3
Switzerland	1	North Dakota	1
Turkey	2	South Dakota	2
Wales	1	Ohio	65
West Indies	6	Oklahoma	14
Syria	2	Oregon	17
Servia	1	Pennsylvania	69
Haiti	1	Rhode Island	5
Hawaiian Islands	1	Tennessee	31
Philippine Islands	3	Texas	68
		Utah	6
		Vermont	4
		Virginia	27
		Washington	11
		West Virginia	6
		Wisconsin	19
		Wyoming	1
Total	674	Total	1,535

## Recapitulation.

Foreign born	32.7 per cent	Brown	4
United States	67.3 per cent	Chinese	34
Males	2,183	Indians	14
Females	26	Japanese	19
		Negroes	124
		Whites	2,014
		Total	2,209

TABLE No. 4.  
Classification of Crime.

	No.		No.
Abortion .....	3	Offering bribe .....	1
Arson .....	6	Perjury .....	5
Arson, first degree .....	5	Poison act .....	8
Arson, second degree .....	2	Pimping .....	14
Assault, deadly weapon .....	37	Pandering .....	9
Assault, deadly weapon, on guard while serving life sentence .....	1	Permitting wife to remain in house of prostitution .....	3
Attempting to aid person to escape from county jail .....	1	Petit larceny and prior .....	15
Assisting prisoner to escape .....	1	Rape .....	98
Asking and receiving a bribe .....	1	Rape, assault to .....	30
Bigamy .....	6	Receiving stolen goods .....	12
Burglary .....	124	Robbery .....	244
Burglary, attempt .....	2	Robbery, assault to commit .....	22
Burglary and priors .....	1	Robbery, attempt .....	13
Burglary, first degree .....	177	Seduction .....	1
Burglary, second degree .....	205	Sodomy .....	14
Burglary, first degree, attempt .....	5	Scandalous conduct .....	14
Burglary, second degree, attempt .....	4	Subornation of perjury .....	1
Breaking seal of railroad car of inter- state shipment .....	1	Smuggling opium .....	6
Child stealing .....	1	Theft .....	5
Counterfeiting .....	1	Using mail to defraud .....	3
Crime against nature .....	22	Violating section 288, Penal Code .....	21
Cohabitation and adultery .....	2	Violating section 593, Penal Code .....	1
Conspiracy to defraud United States .....	1	Violating section 549, Penal Code .....	1
Dynamiting .....	6	Violating section 476a, Penal Code .....	139
Embezzlement .....	43	Violating section 476, Penal Code .....	2
Felony .....	22	Violating section 46, Federal Penal Code of 1910 .....	2
Forgery of postal orders .....	1	Violating section 220, Penal Code .....	1
Forgery .....	136	Violating section 151, Federal Code of 1910 .....	1
Failure to provide for minor child .....	1	Violating section 5392, Federal Code .....	1
Failure to provide .....	5	Violating section 197, Federal Code of 1910 .....	1
Grand larceny .....	232	Violating section 274 .....	2
Grand larceny and prior .....	2	Violating section 286 .....	1
Grand larceny, attempt .....	6	Violating sections 163-169, United States statutes .....	2
Incest .....	10	Violating section 37, act of March 1, 1909, and section 8 Emigration act .....	1
Injury public jail .....	1	Violating section 266g .....	3
Infamous felony .....	1	Violating section 5209 United States statutes .....	1
Kidnapping .....	1	Violating section 3, act of 1910 .....	1
Lewd and lascivious act .....	28	Violating section 8, act of Feb. 20, 1907 .....	1
Manslaughter .....	69	Violating section 255, act of March 4, 1909, chapter 321 .....	1
Manslaughter, voluntary .....	2	Violating section 37, Federal Penal Code of 1910 .....	1
Manslaughter, involuntary .....	1	White slavery .....	2
Mayhem .....	3		
Murder .....	22		
Murder, first degree .....	134		
Murder, second degree .....	91		
Murder, assault to .....	59		
Murder, assault to, on high seas .....	1		
Misappropriating U. S. property .....	1		
Obtaining money under false pretenses .....	17		

## Recapitulation.

Crimes against property .....	1,188
Crimes against person .....	662
Crimes against both .....	280
Crimes, infamous .....	32
Unclassified .....	47
Total .....	2,209

TABLE No. 5.  
Terms of Imprisonment.

Term	No.	Term	No.
One year .....	115	Ten years .....	197
One year and two months .....	1	Eleven years .....	3
One year and three months .....	10	Twelve years .....	38
One year and six months .....	96	Thirteen years .....	6
One year and nine months .....	2	Fourteen years .....	40
One year and ten months .....	1	Fifteen years .....	69
Two years .....	258	Sixteen years .....	2
Two years and three months .....	1	Sixteen years and six months .....	1
Two years and six months .....	27	Seventeen years .....	2
Two years and nine months .....	2	Eighteen years .....	4
Two years and eleven months .....	1	Twenty years .....	43
Three years .....	256	Twenty-four years .....	1
Three years and six months .....	12	Twenty-five years .....	47
Four years .....	142	Twenty-seven years .....	1
Four years and six months .....	7	Thirty years .....	8
Four years and ten months .....	1	Thirty-five years .....	2
Five years .....	337	Forty years .....	7
Five years and six months .....	1	Forty-five years .....	3
Six years .....	67	Fifty years .....	5
Six years and six months .....	1	Sixty years .....	1
Seven years .....	104	Ninety years .....	1
Seven years and six months .....	2	Life .....	192
Eight years .....	69	Death .....	5
Nine years .....	14		
Nine years and five months .....	3	Total .....	2,209
Nine years and six months .....	1		

## Previous Terms.

Recidivists, San Quentin and Folsom.		State Prisons.	
Second term .....	237	Arizona .....	9
Third term .....	72	Colorado .....	9
Fourth term .....	25	Connecticut .....	1
Fifth term .....	5	Illinois .....	5
Sixth term .....	3	Indiana .....	2
Seventh term .....	3	Idaho .....	2
		Iowa .....	3
		Kansas .....	5
		Louisiana .....	1
		Maryland .....	1
		Massachusetts .....	3
		Minnesota .....	6
		Michigan .....	1
		Missouri .....	2
		Montana .....	6
		Nebraska .....	2
		New Jersey .....	1
		New York .....	8
		North Dakota .....	1
		Nevada .....	15
		New Mexico .....	1
		Ohio .....	4
		Oregon .....	4
		Oklahoma .....	3
		Pennsylvania .....	3
		Tennessee .....	1
		Texas .....	3
		South Dakota .....	1
		Utah .....	2
		Washington .....	33
		Wyoming .....	3
Reformatory Schools.			
Whittier, Cal. ....	28		
Preston, Cal. (Ione) .....	35		
Colorado .....	6		
Illinois .....	4		
Indiana .....	5		
New Mexico .....	1		
Wisconsin .....	1		
Pennsylvania .....	2		
Ohio .....	1		
Massachusetts .....	2		
Minnesota .....	1		
Montana .....	1		
Michigan .....	3		
New York .....	8		
Oregon .....	1		
Washington .....	4		
County jail .....	243		
United States Prisons.			
Atlanta .....	2		
Leavenworth .....	2		
McNeill's Island .....	3		
Philippines .....	1		



**TABLE No. 6.**  
**Age of Prisoners When Received.**

Age	No.	Age	No.
Sixteen	6	Forty-seven	26
Seventeen	11	Forty-eight	30
Eighteen	38	Forty-nine	17
Nineteen	66	Fifty	27
Twenty	76	Fifty-one	19
Twenty-one	102	Fifty-two	17
Twenty-two	116	Fifty-three	9
Twenty-three	130	Fifty-four	11
Twenty-four	118	Fifty-five	12
Twenty-five	90	Fifty-six	11
Twenty-six	106	Fifty-seven	13
Twenty-seven	88	Fifty-eight	9
Twenty-eight	100	Fifty-nine	8
Twenty-nine	81	Sixty	11
Thirty	69	Sixty-one	4
Thirty-one	39	Sixty-two	8
Thirty-two	81	Sixty-three	5
Thirty-three	64	Sixty-four	3
Thirty-four	72	Sixty-five	6
Thirty-five	66	Sixty-six	5
Thirty-six	56	Sixty-seven	2
Thirty-seven	43	Sixty-eight	6
Thirty-eight	49	Sixty-nine	1
Thirty-nine	45	Seventy	3
Forty	38	Seventy-one	1
Forty-one	31	Seventy-two	1
Forty-two	43	Seventy-six	2
Forty-three	28	Seventy-nine	2
Forty-four	18	Eighty-two	1
Forty-five	29		
Forty-six	22	Total	2,209

**Educational Status.**

Can read and write	2,014
Cannot read and write	195
Total	2,209

**TABLE No. 7.**  
**Counties Represented.**

	No.		No.
Alameda .....	159	Sacramento .....	85
Amador .....	4	San Benito .....	1
Butte .....	33	San Bernardino .....	40
Colusa .....	15	San Diego .....	95
Contra Costa .....	39	San Francisco .....	425
Del Norte .....	8	San Joaquin .....	126
Fresno .....	74	San Luis Obispo .....	17
Glenn .....	7	San Mateo .....	11
Humboldt .....	21	Santa Barbara .....	16
Imperial .....	43	Santa Clara .....	44
Inyo .....	3	Santa Cruz .....	27
Kern .....	47	Shasta .....	15
Kings .....	11	Sierra .....	3
Lake .....	5	Siskiyou .....	10
Lassen .....	9	Solano .....	16
Los Angeles .....	350	Sonoma .....	20
Madera .....	3	Stanislaus .....	16
Marin .....	5	Sutter .....	9
Mariposa .....	1	Tehama .....	5
Mendocino .....	31	Trinity .....	4
Merced .....	17	Tulare .....	26
Monterey .....	21	Tuolumne .....	6
Napa .....	12	Ventura .....	24
Nevada .....	13	Yolo .....	13
Orange .....	50	Yuba .....	17
Plumas .....	8		
Placer .....	38	Total .....	2,140
Riverside .....	43		

**United States Prisoners.**

United States districts	No.	Naval prisoners	No.
Northern California .....	11	Mare Island .....	12
Southern California .....	20	United States ships .....	19
U. S. Court for China .....	1	Philippine Islands .....	6
Total .....	32	Total .....	37
		Total United States prisoners .....	69
		Total state prisoners .....	2,140
		Total .....	2,209

**TABLE No. 8.**  
**Occupation of Prisoners Before Commitment.**

Occupation	No.	Occupation	No.	Occupation	No.
Accountant	9	Engineer, stationary	20	Porter	5
Actor	6	Engineer, locomotive	2	Printer	18
Architect	1	Farmer	92	Pressman	2
Artist	1	Fireman	32	Pugilist	1
Auto machinist	1	Fireman, marine	1	Plasterer	4
Baker	39	Fisherman	4	Policeman	2
Barber	59	Brokers	17	Railroad man	19
Bartender	13	Foundryman	4	Reporter	6
Bank teller	5	Gardener	12	Rig builder	2
Bellboy	1	Gas fitter	1	Rigger	2
Blacksmith	20	Harness maker	6	Restaurateur	1
Boilermaker	15	Horseshoer	6	Soldier	2
Bookkeeper	27	Hostler	6	Sailor	25
Bootblack	4	Hotel keeper	8	Salesman	36
Brewer	1	Housekeeper	1	School teacher	6
Bricklayer	10	Housewife	14	Shoemaker	35
Bookbinder	1	Horsemann	2	Ship calker	1
Butcher	22	Iron worker	11	Solicitor	2
Cabinetmaker	9	Iron moulder	1	Steamboat captain	1
Carpenter	89	Jeweler	4	Steamfitter	6
Carriage painter	1	Junk dealer	1	Steward	2
Cement worker	12	Laborers	575	Stenographer	6
Chemist	3	Lather	1	Stone cutter	6
Clerk	65	Laundryman	14	Stonemason	1
Confectioner	3	Lithographer	2	Student	2
Contractor	1	Longshoreman	4	Tailor	47
Cigarmaker	7	Lawyer	8	Teamster	101
Cook	61	Lineman	6	Telegrapher	7
Chauffeur	12	Machinist	79	Tinsmith	6
Dairyman	3	Moulder	9	Tool dresser	1
Decorator	5	Mechanic	1	Upholsterer	1
Derrickman	1	Merchant	10	Veterinary surgeon	4
Dentist	2	Miner	32	Waiter	113
Dish washer	1	Moving picture operator	3	Watchmaker	1
Draughtsman	3	Millwright	2	Wire weaver	2
Dressmaker	2	Musician	23	Wheelwright	1
Driller	1	Nurse	19	Wood worker	2
Druggist	2	Painter	59	Window dresser	1
Electrician	36	Paperhanger	3	Palmist	2
Engineer, civil	3	Peddler	4	Cartoonist	1
Engineer, mechanical	2	Photographer	4	No occupation	24
Engineer, marine	2	Physician	10		
Electrical, engineer	1	Plumber	27	Total	2,209

**Recapitulation.**

Professions	492
Mechanical trades	551
Other trades and occupations	567
Laborers	575
Unclassified	24
Total	2,209

TABLE No. 10.

Paroled Prisoners June 30, 1914.

TABLE A. ACCOUNTING FOR THE WHOLE NUMBER PAROLED SINCE 1893.

Total paroles granted since 1893.....		1,869
Discharged while on parole.....	1,007	
Died while on parole.....	26	
Sentenced commuted and discharged while on parole.....	15	
Pardoned while on parole.....	98	
Suicided while on parole.....	3	
Transferred to asylum while on parole.....	1	
Parole violated, not yet apprehended.....	161	
Parole violated and returned to prison.....	154	
Parole violated and returned to prison on new charge.....	18	
Now on parole and reporting regularly.....	376	
Paroled and deported (Chinese).....	10	
Totals .....	1,869	1,869

Paroles honored 1,528, or 80 per cent.

Paroles violated 317, or 20 per cent.

Average number of paroled each year 89.

TABLE B. SHOWING PERCENTAGE DURING THE SIXTY-FOURTH FISCAL YEAR.

On parole and reporting July 1, 1914.....		406
On parole and not reporting (violators) July 1, 1914.....		161
Paroled during the year.....		327
Paroled and deported.....	2	
Discharged during the year.....	234	
Pardoned .....	15	
Returned for violating parole (reparoled 6) (Folsom 12).....	102	
Violators not yet apprehended.....	161	
Now on parole and reporting regularly.....	376	
Returned on new charge.....	4	
Totals .....	894	894

TABLE No. 11.

## RELIGION.

Roman Catholics .....	893
Protestants .....	941
Oriental religions .....	50
Hebrews .....	25
Miscellaneous .....	75
No religion .....	225
Total .....	2,209

## SOCIAL STATUS.

Married .....	513
Widowers .....	131
Widows .....	2
Divorced .....	106
Single .....	1,422
Not stated .....	35
Total .....	2,209

## HABITS.

Addicted to liquor, tobacco and opiates.....	39
Addicted to liquor and tobacco.....	1,415
Addicted to liquor.....	200
Addicted to tobacco.....	400
No habits .....	120
Habits not stated.....	35
Total .....	2,209



**TABLE No. 12.**  
**Photographs of Prisoners.**

	1913					
	July	Aug.	Sept.	Oct.	Nov.	Dec.
Regular monthly reports to sheriffs, chiefs of police, etc.	4,661	4,661	5,767	6,441	5,688	6,398
Parole violators	4,080	7,488	5,616	2,808	7,488	
Escaped men						4,500
Recidivists		1,656			1,800	
Totals	9,341	13,805	11,383	9,249	14,976	10,898

	1914						
	Jan.	Feb.	March	April	May	June	Totals
Regular monthly reports to sheriffs, chiefs of police, etc.	7,821	8,295	7,112	8,611	6,952	6,330	78,743
Parole violators	5,616	7,488	2,808	5,616	7,488	3,744	47,786
Escaped men			1,200				5,700
Recidivists		1,440				1,440	6,336
Panoramas (average 36 inches)							40
Commercial, 8 x 10							500
Commercial, 5 x 7							1,500
Postcards							1,500
Totals	13,437	17,223	11,120	14,227	14,440	11,520	142,055

Total photographs made and distributed during fiscal year	142,055
Maintenance of photograph gallery for fiscal year	\$883.75
Average cost of each photograph	\$ .00628

**TABLE No. 13.**

**Statement of Average Terms Served by Prisoners Discharged During Sixty-fifth Fiscal Year.**

Expiration of sentence	366
366 prisoners served 8,997 months, or an average of 2 years $\frac{1}{2}$ day each.	
Paroled	319
319 term prisoners served 10,051 months, or an average of 2 years 7 months $24\frac{1}{2}$ days each.	
5 life prisoners served 773 months, or an average of 12 years 10 months 18 days each.	5
824 prisoners served 10,824 months, or an average of 2 years 9 months $12\frac{1}{2}$ days each.	
Pardoned	2
2 prisoners served 46 months, or an average of 1 year 11 months each.	
Died	18
18 prisoners served 543 months, or an average of 3 years 5 days each.	
Transferred	34
34 prisoners served 476 months, or an average of 1 year 2 months each.	
Discharged, but included in this average	52
4 executed; 2 deported; 2 on writ; 3 resentenced: 1 United States paroled prisoner; 1 new trial; 25 out as witnesses; 11 out by order of court; 2 habeas corpus; 1 additional charge.	
Total discharged	796
Not to be included in average	52
Basis for average	744

**TOTALS.**

**Term prisoners—**

739 discharged prisoners served 20,113 months, or an average of 2 years 3 months  $6\frac{1}{2}$  days each.

**Life prisoners—**

5 life prisoners served 773 months, or an average of 12 years 10 months 18 days each.

**Grand total—**

732 prisoners discharged during sixty-fifth fiscal year served 20,886 months, an average of 2 years 2 months  $7\frac{1}{6}$  days.

## CAPTAIN OF THE YARD'S REPORT.

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OFFICE OF THE CAPTAIN OF THE YARD,  
SAN QUENTIN, CAL., July 1, 1913.

*Hon. J. A. JOHNSTON,*

*Warden, State Prison at San Quentin, Cal.*

SIR: I have the honor to submit herewith my annual report for the fiscal year ending June 30, 1913.

S. L. RANDOLPH,  
Captain of the Yard.

## NONPRODUCTIVE LABOR FOR THE FISCAL YEAR ENDING JUNE 30, 1913.

Departments	1912						1913						Total for year
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	
Warden's office.....	62	64	60	62	60	62	62	62	62	60	62	60	734
Captain of the yard.....	496	690	548	538	543	516	527	490	533	564	585	562	6,592
Clark's office.....	93	93	90	91	90	92	93	93	93	90	93	110	1,113
Captain of the guard.....	155	153	150	146	150	150	124	124	124	120	124	119	1,601
Commissary.....	186	186	180	178	174	186	186	192	236	210	217	212	2,343
Laundry.....	1,741	1,811	1,759	1,858	1,756	1,822	1,805	1,884	1,781	1,712	1,518	1,765	20,912
Library.....	217	220	178	248	240	224	194	161	182	182	170	175	2,381
Barber shop.....	327	366	394	620	600	560	520	433	468	464	487	459	6,298
Shoe shop.....	1,201	1,244	1,047	945	1,060	1,170	1,311	1,189	1,304	1,386	1,407	1,324	14,698
Tailor shop.....	1,582	1,491	1,415	1,576	1,474	1,569	1,621	1,452	1,706	1,909	1,796	1,608	18,680
Lamp lighters.....	31	31	29	29	24	25	26	23	26	26	26	25	321
Cell and room tenders.....	1,059	1,039	952	966	935	1,038	1,354	982	964	952	992	960	12,171
Gate and door tenders.....	372	372	333	330	360	349	311	308	341	330	341	330	4,136
Hospital nurses.....	341	295	330	322	300	248	248	224	248	262	279	296	3,393
Sweepers.....	341	341	328	372	390	315	310	296	279	270	279	257	3,738
Scavengers.....	751	735	675	576	600	605	628	580	778	702	889	815	8,433
White washers.....	163	162	133	69	96	112	126	92	104	130	178	142	1,495
General mess.....	3,191	3,014	2,851	3,067	2,997	3,092	2,848	2,761	3,069	3,088	3,130	3,041	36,069
Outside kitchen.....	904	992	929	930	920	798	649	745	961	981	991	961	10,810
Hospital kitchen.....	93	93	90	93	90	93	91	84	93	90	93	90	1,003
House servants.....	484	465	440	434	420	504	520	500	547	537	559	570	5,989
Electricians.....	279	270	269	279	284	275	279	252	279	273	299	270	3,267
Photographers.....	62	62	60	62	60	62	62	56	62	60	62	60	730
Messengers.....	62	62	60	62	60	62	62	56	62	60	62	60	730
Guards' Department.....	155	155	150	155	150	205	217	187	217	210	217	210	2,228
Cripples and insane.....	186	234	343	319	311	454	543	437	500	503	532	468	4,810
Doctor, excusers, dungeon.....	2,049	1,648	1,745	1,627	1,454	1,698	1,528	1,053	1,264	1,337	900	965	17,228
Patients in hospital.....	1,129	1,217	1,505	1,473	1,239	1,113	815	568	808	808	629	658	11,905
To be executed.....	310	330	296	276	290	186	180	140	175	240	186	180	2,765
Unemployed.....	304	266	162	233	101	70	173	215	40	61	81	337	2,143
Totals.....	18,586	18,419	17,641	17,985	17,105	17,570	17,412	15,203	17,456	17,067	17,182	17,169	208,825

## PRODUCTIVE LABOR FOR THE FISCAL YEAR ENDING JUNE 30, 1913.

Departments	1912						1913						Total for year
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	
Jute Department	20,331	21,182	15,394	20,337	18,799	17,507	19,896	17,432	20,185	19,550	19,356	19,175	232,197
Engineer's Department	197	270	240	256	240	250	260	280	260	300	260	250	3,043
Machine shop	1,161	1,139	1,026	1,087	1,144	1,087	1,081	980	1,065	1,090	1,093	1,028	12,931
Stable	973	771	712	744	720	712	713	614	713	685	707	670	8,784
Female Department	772	716	676	634	602	763	744	672	762	780	754	720	8,545
Unholster shop	78	78	72	93	72	75	78	78	78	90	78	75	945
Locksmiths	52	56	56	62	60	62	62	56	62	60	62	31	681
Carpenters	588	535	432	513	456	485	509	453	495	483	547	532	6,048
Plumbers	104	108	96	156	163	135	111	92	104	120	78	73	1,345
Painters	144	108	96	108	103	125	136	138	148	210	130	125	1,571
Tinners	260	254	240	302	264	273	286	298	286	340	338	312	3,493
Coal yard	31	31	30	31	30	31	31	28	31	30	31	30	365
Vegetable garden	1,394	1,475	1,479	1,696	1,409	1,485	1,565	1,339	1,519	1,577	1,664	1,527	18,069
Flower garden	611	684	628	660	632	633	636	636	652	650	671	689	7,782
Improvements	78	81	72	81	72	75	78	77	78	78	78	77	925
Stavedores	426	370	312	522	449	450	466	414	439	455	471	449	5,223
Road gang	940	1,054	913	1,026	858	992	1,019	879	1,048	1,067	1,029	880	71,715
Chicken ranch	155	155	150	155	150	142	124	134	135	159	169	221	1,879
Hog ranch	113	99	71	62	60	62	62	54	62	60	62	60	837
Blacksmiths	227	243	216	219	168	169	182	161	182	182	182	175	2,306
Construction	5,325	5,569	4,370	4,980	4,381	4,265	4,472	4,455	5,297	5,295	5,385	5,069	58,893
Furniture shop	555	663	591	675	600	536	638	513	628	755	783	710	7,647
Totals	34,565	35,641	30,872	34,369	31,437	30,264	33,152	29,753	34,229	34,016	33,938	32,938	395,194



## CAPTAIN OF THE YARD'S REPORT.

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OFFICE OF THE CAPTAIN OF THE YARD,  
SAN QUENTIN, CAL., July 1, 1914.

*Hon. J. A. JOHNSTON,*

*Warden, State Prison at San Quentin, Cal.*

SIR: I have the honor to submit herewith my annual report for the fiscal year ending June 30, 1914.

S. L. RANDOLPH,  
Captain of the Yard.



## PRODUCTIVE LABOR FOR THE FISCAL YEAR ENDING JUNE 30, 1914.

Departments	1913										1914			
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	Total for year	
Jute Department	19,803	19,851	19,433	19,288	19,074	18,242	17,723	19,220	22,051	22,153	21,377	22,030	239,845	
Engineer's Department	260	260	240	270	240	240	260	230	260	260	250	250	3,040	
Machine shop	1,062	1,112	1,088	1,234	1,118	1,247	1,229	1,163	1,322	1,348	1,296	1,360	14,060	
Stable	682	713	708	732	456	766	744	691	744	744	713	690	8,293	
Female Department	775	769	720	730	735	734	824	754	813	757	752	746	9,161	
Upholster shop	149	120	98	135	120	130	130	140	127	85	98	132	1,464	
Locksmiths	31	31	30	31	30	31	31	31	28	31	30	30	365	
Carpenter shop	669	556	537	658	522	468	511	693	858	873	924	887	8,179	
Plumbers	78	79	72	81	92	88	121	100	78	86	100	104	1,079	
Painters	130	124	96	85	72	78	78	83	104	107	145	175	1,277	
Tinners	304	329	212	372	330	373	376	331	346	390	308	342	4,102	
Coal yard	31	31	30	31	30	31	31	28	31	30	31	30	305	
Vegetable garden	1,803	1,625	1,167	1,215	950	1,025	1,042	1,088	1,375	1,271	2,114	1,538	16,273	
Flower garden	728	724	662	761	643	676	639	591	676	681	651	676	8,138	
Improvements	191	196	265	286	254	234	230	161	182	168	130	128	2,415	
Stevadores	468	468	394	403	382	300	391	532	385	304	376	405	4,938	
Road gang	934	948	924	937	761	585	415	438	421	332	273	224	7,320	
Chicken ranch	261	217	214	217	210	217	217	196	216	222	217	202	2,606	
Hog ranch	62	62	60	62	58	62	62	62	60	62	60	62	728	
Blacksmith shop	182	182	168	189	170	224	234	230	286	286	259	279	2,689	
Construction	5,282	5,122	3,763	5,012	4,084	4,799	4,593	3,872	4,942	5,275	5,632	5,974	58,840	
Quarry					48	109	232	351	414	388	432	591	2,585	
Furniture shop	226	203	714	849	854	1,068	954	857	1,060	1,248	1,159	1,477	10,689	
Totals	34,251	33,742	30,615	33,698	31,833	31,887	31,695	31,728	36,824	37,167	37,390	38,390	409,040	

## CAPTAIN OF THE GUARD'S REPORT.

CAPTAIN OF THE GUARD DEPARTMENT,

SAN QUENTIN, CAL, July 1, 1913.

*To Hon. JOHN E. HOYLE,**Warden of the State Prison, San Quentin, California.*

SIR: I hereby submit my report for the fiscal year ending June 30, 1913.

During the past year there was received on commitment to this prison eight hundred and thirteen (813) prisoners, while the discharges for the year numbered seven hundred and fifty-five (755).

Two attempts to escape were made during the past year, both being unsuccessful.

The prison has been kept entirely free from opium and other narcotics during the past year.

Target practice has been going on for the past six weeks, and good scores have been made considering very windy weather during the practice.

I am pleased to report that all the men have attended strictly to their various duties and excellent discipline has been maintained, which has tended to make my duties easy.

I append herewith in tabulated form my report on the number of prisoners received and discharged from this institution during the past fiscal year; also the number of prisoners visited by relatives and friends; also a record of the number of visitors shown through the prison during the fiscal year.

Yours very respectfully,

E. V. ELLIS,  
Captain of the Guard.



**TABLE No. 1.**  
**Prisoners Received and Discharged.**

Received		Discharged	
1912—July .....	66	1912—July .....	41
August .....	71	August .....	53
September .....	41	September .....	49
October .....	86	October .....	49
November .....	51	November .....	108
December .....	55	December .....	43
1913—January .....	69	1913—January .....	62
February .....	72	February .....	52
March .....	70	March .....	57
April .....	89	April .....	107
May .....	68	May .....	84
June .....	75	June .....	50
Total .....	813	Total .....	755

**TABLE No. 2.**  
**Visitors from July 1, 1912, to June 30, 1913.**

Prisoners' receptions		Prison visitors	
1912—July .....	534	1912—July .....	374
August .....	570	August .....	533
September .....	565	September .....	426
October .....	577	October .....	392
November .....	634	November .....	350
December .....	626	December .....	329
1913—January .....	509	1913—January .....	224
February .....	577	February .....	397
March .....	676	March .....	616
April .....	643	April .....	329
May .....	619	May .....	523
June .....	702	June .....	447
Total .....	7,232	Total .....	4,970

## CAPTAIN OF THE GUARD'S REPORT.

CAPTAIN OF THE GUARD DEPARTMENT,  
SAN QUENTIN, CAL., July 1, 1914.

To Hon. JAS. A. JOHNSTON,

*Warden of the State Prison, San Quentin, California.*

SIR: I hereby submit my report for the fiscal year ending June 30, 1914.

During the past year there was received at this institution one thousand and seventy-eight (1,078) prisoners, while the discharges for the year numbered seven hundred and ninety-eight (798).

There were two (2) escapes during the year, which could not be avoided at that time, owing to the fact that one of them was a trusty and the other was employed at that time in making repairs on the new cell building.

The prison has been kept free from opium and other narcotics for the past year, and the guards have been vigilant and attentive in all of their various duties.

Twelve shotguns, No. 10 gauge, and twelve Colt's revolvers, .38 caliber, were purchased during the month of May, which puts the Armory in a first-class condition.

Our annual target practice has been going on for the last two (2) months and the men continue to improve their averages above past years.

I am pleased to report that all of the men under my charge have attended strictly to all of their duties, and the discipline has been excellent, and by their hearty cooperation, my duties have been a pleasure.

I append herewith in tabulated form my report on the number of prisoners received and discharged from this institution during the past fiscal year, the number of prisoners visited by relatives and friends, also a record of the number of visitors shown through the prison during the fiscal year.

Yours respectfully,

CHARLES GULLIVER,  
Captain of the Guard.

**TABLE No. 1.**  
**Prisoners Received and Discharged.**

Prisoners received		Prisoners discharged	
1913—July .....	61	1913—July .....	54
August .....	55	August .....	87
September .....	79	September .....	70
October .....	88	October .....	88
November .....	78	November .....	75
December .....	85	December .....	58
1914—January .....	104	1914—January .....	61
February .....	114	February .....	58
March .....	108	March .....	72
April .....	116	April .....	74
May .....	94	May .....	56
June .....	101	June .....	45
Total .....	1,078	Total .....	798
On hand June 30, 1914 .....		2,309	
On hand June 30, 1913 .....		1,929	
Increase .....		280	

**TABLE No. 2.**  
**Receptions and Visitors.**

Receptions		Visitors	
1913—July .....	686	1913—July .....	667
August .....	778	August .....	685
September .....	698	September .....	357
October .....	692	October .....	338
November .....	754	November .....	236
December .....	680	December .....	158
1914—January .....	603	1914—January .....	226
February .....	625	February .....	401
March .....	783	March .....	390
April .....	675	April .....	514
May .....	779	May .....	439
June .....	603	June .....	390
Total .....	8,356	Total .....	4,830

## DISTRIBUTING OFFICER'S REPORT.

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SAN QUENTIN, CAL., June 30, 1913.

*To Hon. JOHN E. HOYLE,*

*Warden of State Prison at San Quentin, Cal.*

SIR: I have the honor to submit herewith an annual report, in tabular form, of the distribution department for the sixty-fourth fiscal year, ending June 30, 1913.

W. S. GILLETT,  
Distributing Officer.



TABLE No. 1.  
Clothing Issued to Prisoners from July 1, 1912, to June 30, 1913.

Month	Citizen's clothing										Prisoners' clothing										Repairs.....
	Coats.....	Vests.....	Pants.....	Shoes.....	Shirts.....	Hats.....	Shoes.....	Pants.....	Vests.....	Coats.....	Shirts.....	Undershirts.....	Drawers.....	Hickory shirts.....	Slippers.....	Boots.....	Shoes.....	Pants.....	Vests.....	Coats.....	
1912—																					
July.....	15	16	19	12	13	21	12	12	115	102	102	246	241	13	8	---	213	305	213	---	704
August.....	12	12	12	14	21	14	12	12	125	268	293	213	217	11	19	---	293	268	293	---	602
September.....	18	18	18	23	11	9	23	59	67	59	184	195	185	5	4	---	265	265	265	---	681
October.....	14	14	18	10	7	24	113	30	288	255	353	315	350	3	2	---	255	288	255	---	641
November.....	18	18	23	20	19	26	96	96	92	271	286	245	249	8	5	---	286	271	286	---	543
December.....	15	15	15	6	6	9	101	100	100	319	182	239	239	16	4	---	182	319	182	---	584
Totals first half.....	92	93	105	45	77	108	593	619	1791	1315	1501	1494	1501	56	37	8	1315	1791	1315	---	3745
1913—																					
January.....	27	28	30	21	10	7	97	90	285	214	201	204	210	14	6	---	214	285	214	---	692
February.....	13	22	15	1	1	1	86	84	88	187	287	290	295	9	3	---	187	88	187	---	564
March.....	20	23	23	2	2	16	73	74	146	226	249	262	262	15	6	---	226	146	226	---	694
April.....	13	14	17	5	5	17	96	98	393	273	314	316	316	5	10	---	273	393	273	---	709
May.....	25	26	26	7	4	25	70	72	362	266	288	257	266	6	6	1	266	362	266	---	612
June.....	12	13	14	15	10	15	91	91	271	281	193	315	319	7	6	1	281	271	281	---	759
Total second half.....	110	126	125	17	32	101	513	518	1428	1337	1644	1473	1644	60	42	7	1337	1428	1337	---	4030
Totals for year.....	202	219	230	62	109	209	1106	1137	3219	2652	3138	2978	3167	116	79	15	2652	3219	2652	---	7775

TABLE No. 2.

Month	1912—	1913—	Total first half—	1912—	1913—	Total second half—	Totals for year—
Gross shoe laces.....	7	9	50	10	11	52	102
Scrubbing brushes.....	8	9	59	12	10	61	120
Papers of needles.....	15	20	100	20	21	105	205
Skein thread, boxes.....	3	6	41	10	8	43	84
Bars of Sapolio.....	12	13	83	16	13	73	156
Bottles of ink.....	1	1	6	1	2	6	12
Gross of pens.....	3	3	5	1	1	4½	9½
Penholders.....	6	8	60	12	14	59	119
Envelopes.....	900	1000	6800	1200	900	5800	12600
Writing paper, reams.....	15	18	102	23	16	101	203
Toilet paper, packages.....	2	3	15	3	2½	16	31
Mop handles.....	1	2	13	3	3	13	26
Gross lamp wicks, No. 2.....	1	3	5	1	3	4½	9½
Gross lamp wicks, No. 1.....	1	3	2	1	3	2	4
Lamp burners, No. 2.....	35	39	265	53	42	295	530
Lamp burners, No. 1.....	12	13	83	12	13	65	148
Lamp chimneys, No. 2.....	145	163	833	120	93	573	1406
Lamp chimneys, No. 1.....	110	96	563	105	85	484	1047
Mill brooms.....	12	8	70	21	16	91	161
Family brooms.....	18	12	101	20	20	103	204
Gross of matches.....	55	100	561	100	65	485	1046
Coal oil, tanks.....	7	10	58	12	8	52	110
Chloride of lime, barrels.....	4	9	37	11	8	41	78

TABLE No. 3.

Secondhand Clothing Used in Discharging of Prisoners from July 1, 1912, to June 30, 1913.

Month	Number of prisoners discharged	Coats	Vests	Pants	Shirts	Hats	Shoes	Undershirts	Drawers	Socks	Amount
1912—											
July .....	31	16	15	12	31	18	19	28	28	13	\$151 26
August .....	34	22	22	22	32	13	20	32	32	10	192 32
September .....	34	16	16	16	25	23	11	14	14	4	139 09
October .....	37	23	23	19	27	30	13	19	19	10	183 15
November .....	36	18	18	13	16	17	12	17	18	5	141 13
December .....	33	18	18	18	29	27	24	29	28	3	188 23
Total first half.....	205	113	112	100	160	128	99	139	139	45	\$905 18
1913—											
January .....	45	18	17	15	45	35	24	42	40	13	206 73
February .....	26	13	4	11	24	25	19	22	23	14	130 80
March .....	41	21	18	18	41	39	25	35	35	14	215 32
April .....	33	20	19	16	33	28	16	30	30	13	177 38
May .....	44	19	18	18	37	40	19	32	26	8	192 66
June .....	37	24	23	22	28	26	21	32	29	6	207 45
Total second half....	226	115	109	100	208	198	124	153	183	68	\$1,130 34
Total for year.....	431	228	211	200	368	321	223	292	322	113	\$2,125 52

Number of prisoners discharged.....	431
Total amount of rebate to state.....	\$2,125 52
Average rebate to each prisoner.....	4 03 1/4

TABLE No. 4.  
New and Secondhand Clothing Used in the Paroling of Prisoners from July 1, 1912, to June 30, 1913.

Month	New citizen's clothing								Secondhand clothing								Amount		
	Coats	Vests	Pants	Shirts	Hats	Shoes	Undershirts	Drawers	Socks	Coats	Vests	Pants	Shirts	Hats	Shoes	Undershirts		Drawers	Socks
1912—																			
September	11	11	11	13	15	24	17	17	24	33	33	33	31	29	20	27	27	20	\$281 88
October	13	13	13	30	26	31	26	26	36	32	32	32	15	19	14	19	19	9	228 87
November	11	11	15	7	6	12	9	10	11	29	18	14	22	23	17	20	19	18	155 74
December	24	26	29	19	14	29	17	15	39	56	30	27	37	42	27	39	41	17	276 65
Total first half	59	61	68	69	61	96	69	68	110	174	113	106	103	113	78	105	106	64	\$913 14
1913—																			
January	5	5	5	2	4	3	2	2	5	9	4	4	7	5	6	7	7	4	41 94
February	15	16	17	2	1	5	6	6	14	26	11	9	24	25	21	20	20	12	128 27
March	15	15	16			14	9	9	20	28	13	12	28	26	14	19	19	8	132 26
April	6	6	6	3	1	10	6	6	20	26	20	20	23	25	16	20	20	6	173 81
May	14	17	17	6	2	17	6	8	23	36	22	19	30	34	19	30	28	8	197 26
June	8	9	9	5	4	8	6	6	16	24	15	15	19	20	16	18	18	8	142 28
Total second half	63	68	70	18	14	57	35	37	103	149	86	81	79	131	92	114	112	46	\$815 82
Total for year	122	129	138	87	75	153	104	105	213	323	201	185	235	248	170	219	218	110	\$1,738 96

Number of prisoners paroled	323
Total amount of rebate to state	\$1,738 93
Average rebate to each prisoner	5 43
Total amount of rebate to state—	
Discharged	\$2,125 52
Paroled	1,738 96
	3,864 48



## DISTRIBUTING OFFICER'S REPORT.

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SAN QUENTIN, CAL., June 30, 1914.

*Hon. JAMES A. JOHNSTON.*

*Warden of the State Prison, San Quentin, Cal.*

SIR: I have the honor to submit herewith my annual report for the sixty-fifth fiscal year ending June 30, 1914.

W. S. GILLETT,  
Distributing Officer.

TABLE No. 1.  
Clothing Issued to Prisoners from July 1, 1913, to June 30, 1914.

Month	Citizen's clothing						Prisoner's clothing																	
	Coats.	Vests.	Pants.	Shirts.	Hats.	Shoes.	Coats.	Vests.	Pants.	Slippers.	Shoes.	Boots.	Drawers.	Undershirts.	Shirts.	Caps.	Socks.	Blankets.	Beds.	Hickory shirts.	Handkerchiefs.	Overalls.	Repairs.	
1913.																								
July	42	60	54	39	33	23	48	62	225		191		253	253	166	153	840	27	416	1	250			637
August	55	53	57	40	32	19	35	26	282	13	325	2	194	174	201	84	775	30	185		251			682
September	37	40	43	24	37	31	61	85	144	19	226		282	308	172	170	910	45	162	38	254			701
October	42	33	38	24	30	24	60	73	183		218	3	334	244	153	194	727	40		24	256			678
November	43	60	40	12	31	50	1,981	8	2,130	19	283	4	258	198	3,867	1,927	732	30	74	301	259			634
December	17	19	11	12	29	46	62		144		237	7	418	308	168	38	736	54		2	248			676
Totals, first half	236	205	243	151	192	196	2,247	254	3,108	51	1,480	16	1,739	1,485	4,727	2,566	4,720	226	837	366	1,518			4,008
1914.																								
January	27	25	25	12	36	49	42	19	173		257	2	328	425	157	60	890	131			263	405		728
February	11	11	11	12	30	61	38	30	190	20	255		329	402	120	138	878	167	40	2	252	72		748
March	20	22	22	12	30	33	81		256		291		487	406	66	96	845	168	43	52	244	278		897
April	21	21	21	12	34	40	56		188	30	124		208	342	171	189	872	167	72		277	123		739
May	18	20	20	12	41	51	66	2	751	19	304	9	154	344	207	181	803	194	107		230	68		744
June	7	7	7	13	30	48	58		688	12	285		338	433	222	98	932	100	75	114	232	18		883
Totals, second half	104	106	106	73	201	282	341	51	2,246	81	1,516	4	1,835	2,352	943	762	5,240	927	337	168	1,518	934		4,729
Totals for year	340	371	349	224	393	475	2,588	305	5,354	132	2,996	20	3,574	3,837	5,670	3,328	9,960	1,153	1,174	534	3,036	964		8,737

TABLE No. 2.  
Miscellaneous Supplies Issued from July 1, 1913, to June 30, 1914.

Month	July	August	September	October	November	December	Totals, first half 1913.	January	February	March	April	May	June	Totals, second half 1914.	Totals for year----
Chloride of lime, barrels....	5	8	8	8	8	10	47	7	4	3	2	3	4	23	70
Coal oil, tanks.....	10	4	8	8	9	12	51	9	9	12	8	8	9	55	106
Matches, gross.....	100	80	100	100	90	85	525	115	100	125	100	125	150	715	1,240
Family brooms.....	20	18	21	23	17	27	126	21	21	25	25	20	20	132	238
Mill brooms.....	17	14	19	20	18	20	108	16	16	16	16	16	16	96	204
Lamp chimneys, No. 1.....	60	63	69	70	64	58	384	70	62	74	68	71	63	408	792
Lamp chimneys, No. 2.....	155	168	160	174	157	128	942	160	155	162	175	148	202	1,002	1,944
Lamp burners, No. 1, doz....	2	3	2	4	1	1	6	1	3	3	3	2	4	6	12
Lamp burners, No. 2, doz....	2	3	1	4	2	5	17	3	3	3	3	2	4	18	35
Lamp wicks, No. 1, gross....	---	---	1	---	1	---	2	1	---	---	---	---	---	1	3
Lamp wicks, No. 2, gross....	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Mop handles.....	---	---	---	---	16	---	16	---	---	12	---	8	---	20	26
Toilet paper, rolls.....	200	303	300	400	300	500	2,100	500	400	500	400	500	300	2,600	4,700
Writing paper, reams.....	6	7	6	7	6	8	40	7	7	7	7	7	7	42	82
Envelopes.....	1,000	1,000	1,000	1,000	1,000	1,000	6,000	2,000	1,000	1,000	1,000	1,000	1,000	8,000	14,000
Penholders.....	25	26	17	10	22	12	124	36	40	24	16	52	26	164	288
Pens, gross.....	1	1	1	1	1	1	6	2	2	2	2	2	2	12	18
Ink, quarts.....	2	2	2	2	2	3	13	2	3	3	3	3	3	16	29
Sapallo, bars.....	24	12	36	20	15	20	127	46	40	41	48	46	55	276	403
Needles, papers.....	5	5	5	5	5	5	30	6	6	7	6	7	8	40	70
Skein thread, boxes.....	3	4	3	4	3	4	21	3	4	4	4	4	4	23	44
Scrubbing brushes.....	---	---	---	5	---	12	17	2	---	---	---	---	12	19	36
Shoe laces, gross.....	3	3	3	3	3	3	48	10	12	10	10	11	10	63	111

TABLE No. 3.

Secondhand Clothing Used in Discharging Prisoners from July 1, 1913, to June 30, 1914.

Month	Number of prisoners discharged	Coats	Vests	Pants	Shirts	Hats	Shoes	Undershirts	Drawers	Socks	Rebate
1913—July	47	23	20	20	39	42	27	45	42	3	\$241 11
August	77	45	41	41	79	50	47	58	53	12	412 44
September	63	21	17	16	33	24	23	29	29	3	185 02
October	77	34	32	28	52	39	39	54	54	12	312 23
November	63	24	23	22	36	23	16	48	46	15	209 61
December	46	21	21	20	28	13	13	45	45	20	179 92
Totals first half	373	168	154	147	272	200	165	279	274	65	\$1,540 33
1914—January	56	19	17	18	42	13	4	56	56	11	\$163 70
February	50	25	25	26	42	23	6	47	47	9	207 14
March	67	40	36	36	51	25	13	65	65	20	303 42
April	63	36	35	35	52	16	19	59	59	19	287 03
May	46	30	27	27	44	15	18	46	46	21	236 97
June	37	23	23	23	43	21	21	34	34	19	238 16
Totals second half	319	173	168	165	274	113	31	307	307	99	\$1,406 42
Totals for year	692	341	317	312	546	313	246	586	581	164	\$2,946 75
Number of prisoners discharged											692
Total amount rebate to state											\$2,946 75
Average rebate per prisoner											4 25

TABLE No. 4.

Free Commissaries Issued to Prisoners from January 1, 1914, to June 30, 1914.

Month	Combs	Tooth brushes	Tooth powder, 2-ounce cans	Towels, face	Towels, bath	Soap, cakes	Suspenders
1914—January	1,979	1,980		3,958	1,927	2,013	43
February	109	116	2,083	276	55	190	35
March	108	139	383	208	144	677	48
April	111	177	525	223	86	681	44
May	93	211	616	111		798	43
June		259	656		135	910	19
Totals for year	2,400	2,882	4,263	4,776	2,347	5,239	232



## RESIDENT PHYSICIAN'S REPORT.

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SAN QUENTIN, CAL., June 30, 1913.

*To Hon. JOHN E. HOYLE,*

*Warden of the State Prison, San Quentin, Cal.*

SIR: I have the honor of submitting herewith an annual report in tabular form of the Medical Department for the sixty-fourth fiscal year ending June 30, 1913.

Respectfully submitted,

H. NEWTON KIERULFF, M.D.,

Resident Physician.

TABLE No. 1.

Diseases Treated in Hospital During Sixty-fourth Fiscal Year.

Classification	1912						1913						Total.
	July	August	September	October	November	December	January	February	March	April	May	June	
Adenitis, tubercular	4	1	1	1	1	1	1			1			11
Adenoids						2							2
Adhesions, peritoneal									1	1			2
Anemia, cerebral										1			1
Ankylosis							1	1					2
Antritis, maxillary												1	1
Asthma, bronchial		1	1	1	1	1	1				1		7
Asthma, cardiac			1	1		1	1			1	1	1	7
Auto-intoxication		1											1
Bright's disease	4	3	3	1	1	1	1	1	1	1	1		18
Bronchitis	1	1	1	1	3	5	1	6	2				21
Bronchitis, chronic					1	1	2		1			1	6
Cirrhosis of liver	1	1	1	1									4
Cholecystitis	8					1			1	2	2		14
Chorea			1									1	2
Conjunctivitis						1				1	1		3
Constipation	4												4
Coryza			1										1
Cystitis											3	5	8
Diabetes mellitus	1	1	1	1	1	1	1	1	1	1	1	1	12
Diarrhea				2	1							1	4
Dysentery	4			3		2	3		1	1			14
Dyspepsia, acute	1												1
Dyspepsia, chronic	3	1											4
Enteritis, catarrhal	1	11	9	8	1	1	1					1	33
Epididymitis					1	1				1	2		5
Epilepsy		1	1		1	2	2		1		3	3	14
Epistaxis									1				1
Erythromelalgia											1		1
Gastritis, acute	2		1	3									6
Gastritis, chronic		1											1
General debility	2	1	2	1	1	1	1	1	1	1	1	1	14
Gonorrhea					2								2
Heart, valvular disease of			1			1		1	1				4
Hemoptysis				1						2	1		4
Hemorrhage, cerebral	1												1
Hemorrhage, pulmonary										1			1
Hydrothorax											1	1	2
Hyperthyria									1				1
Hysteria					1						1	1	3
Inanition									1	2	1	1	5
Indigestion					2	1			8	4	4	3	22
Infarction, pulmonary													1
Influenza			1	1		1		1	19	5	9	3	40
Insanity				1		1							2
Iritis, gonorrheal												1	1
Jaundice					1	2							3
Knee, inflammation of							1	1					2
Locomotor ataxia					1	1	1						3
Lumbago	1		2	1						2		1	7
Malaria				3	1							1	5
Malingerer	1	1											2
Malnutrition					2					1	1	1	5
Melancholia			1										1
Mitral and aortic insufficiency			3										3
Mitral and aortic regurgitation					1	1	1	1	1		1		7
Morphinism										2	1	2	5
Myocarditis				1									1
Nephritis			1							1			2
Neuralgia												1	1
Neurasthenia				2	1		2			1	2	2	10
Ophthalmia	3			1			1	2					7

TABLE No. 1—Continued.

Diseases Treated in Hospital During Sixty-fourth Fiscal Year.

Classification	1912						1913						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Orchitis											1	1	2
Paralysis								2	1	1			4
Paresis												1	1
Peritonitis, acute	1							1	1				3
Pleurisy	1			2		3	1					2	9
Pneumonia, lobar		1					1	1	1	1			5
Poisoning, chloroform								1					1
Proctitis, gonorrheal							1						1
Proctitis, traumatic												1	1
Pterygium										1			1
Pyloric stenosis									1	1			2
Retention of urine, acute				1		1	3			1			5
Retinitis, syphilitic			1							1			2
Rheumatism	2	2	2	2	2	5	3	5	6	8	3	3	43
Sciatica	1	1	2										4
Senility	3	3	3	4	4	5	5	3	3	3	3	3	42
Syphilis									2	2			4
Tapeworm	1	1		1			1	1					5
Thrombosis						1							1
Toxemia, intestinal					4	1	4	6		7	10	9	41
Trachoma									2	2	1	1	6
Tuberculosis, pulmonary	18	14	21	18	19	16	14	17	17	19	18	22	213
Typhoid fever	7	3	2	2									14
Under observation		2	4	2	6	4	1	4	2	2			27
Urticaria	1												1
Vertigo				1	1	1							3
Totals	77	52	68	66	61	67	53	54	79	87	80	73	817

**TABLE No. 2.**  
**Surgical Cases Treated in Hospital During Sixty-fourth Fiscal Year.**

Classification	1912						1913						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Abrasion of heel												1	1
Adenectomy						1			1				2
Abscess, ankle												1	1
Abscess, dorsan of right foot										1			1
Abscess, ischio-rectal							1		2				3
Abscess, scrotal											1	1	2
Amputations, fingers	9		1	1	1	1	1			2			18
Amputations, toes	7	7	1	1	1								17
Appendectomy	1	1	2	3	2	3	3	2	2	3	1	1	24
Burns on face			1										1
Carcinoma of stomach									1	1	1	1	4
Circumcision	2				6			1			2	2	13
Curetment of neck						1							1
Enucleation of sebaceous cysts								3	1	2		2	8
Epididymectomy					1								1
Excision of cervical glands, tubercular	1							1					2
Excision of carbuncles							1						1
Excision of ganglion of wrist										1			1
Excision of felon						1							1
Excision of necrosed bone					1	1	1	1			1	1	6
Excision of tubercular glands				1	1	1	1	1					5
Excision of turbinate					1								1
Excision of uvula					1								1
Excision of varicose veins								1	2	1	2	1	7
Fistula in ano	3	2	3	1					1	1			11
Foreign body in eye			1										1
Fractures, finger									2	2	1		5
Fractures, hand									1	1			2
Fractures, left tibia											1		1
Fractures, right hip	1												1
Fractures, ulna						1							1
Gastro-enterostomy												1	1
Hemorrhoidectomy		2	5	4	7	2		1	7	3		1	32
Hernioplasty, abdominal		1	1							1	1		4
Hernioplasty, double	2	2	1	1		1							7
Hernioplasty, inguinal	2	2	18	8	8	4	1	1	4	1	6	3	58
Hydrocele	1	2		1	1					2		3	10
Incision of furuncle, cervical										1			1
Infection, inferior maxillary						1							1
Intravenous injection, No. 606 "Salvarsen"	16	16	24	4	12	6	8	6			5		97
Laparotomy					1					1	1		3
Mastoidotomy			1										1
Necrosis of femur	1	1											2
Edema of arm				1									1
Edema of leg										1			1
Edema of penis									1				1
Osteomeotomy												1	1
Phimotomy							1						1
Repairs on flat foot										1	1	1	3
Removal of condylomata												1	1
Resection of nose, submucous										3	3	5	11
Shoulder dislocated						1	1						2
Sprains, ankle											1	1	2
Sprains, wrist				1									1
Stricture, urethral					1	1	1	1					4
Talipes vulgus					1	1	1						3
Thoractomy									1				1
Thyroidectomy										2			2



TABLE No. 2—Continued.

Surgical Cases Treated in Hospital during Sixty-fourth Fiscal Year.

Classification	1912						1913						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Tonsillectomy .....			1	1	1	4	6	11	7	10	6	12	59
Urethrotomy, external .....								1	1				2
Urethrotomy, internal .....										1			1
Varicose ulcer .....						1	1		1	2	1	2	8
Varicocelelectomy .....	4	3	6	1	2	2	2	1	2	5	5	7	40
Wounds, gunshot—arm .....			1										1
Wounds, gunshot—hand .....	1												1
Wounds, gunshot—thigh .....	1	1	1									1	4
Wounds, contused .....			1	2	2	1	2	1		2	1	2	14
Wounds, incised .....						1				1	1	1	4
Wounds, infected .....	1												1
Wounds, lacerated .....	1	2	1	5	3	5	2	1	4	2	2	3	31
Totals .....	54	42	70	36	54	41	34	34	41	54	48	56	564 ✓

TABLE No. 3.

Surgical Operations Performed During Sixty-fourth Fiscal Year.

Classification	1912						1913						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Abcess, dorsum of right foot										1		1	
Abcess, ischio rectal			1				1		2	1		5	
Abcess, thumb								1				1	
Adenectomy						1			1			2	
Adhesions, peritoneal									1			1	
Amputations, fingers	3		1	2		1	3			2	3	15	
Amputations, leg	1											1	
Amputations, toes				2								2	
Appendectomy	1	1	3		1		1	1		2	1	12	
Circumcision	1				6			8		1	6	24	
Correction of deformity of foot										1		1	
Craniotomy						1						1	
Curettement of cervical glands						1						1	
Curettement of tibia						1						1	
Enucleation of sebaceous cysts								3	1	3		8	
Epididymectomy					1							1	
Excision of carbuncles							1					1	
Excision of cervical glands, tubercular	1							1				2	
Excision of ganglion of wrist										1		1	
Excision of pterygium									1	3		4	
Excision of necrosed bone	1				1						1	3	
Excision of submaxillary gland										1		1	
Excision of tubercular glands				1								1	
Extraction of teeth by anesthetic									3			3	
Fistula in ano	2	2	2					1				7	
Fractures, fingers								2		1		3	
Fractures, hand								1				1	
Fractures, leg										1		1	
Fractures, ulna						1						1	
Furunculosis									1			1	
Gastro-enterostomy												3	
Hemorrhoidectomy	1	4	2	1	1	1		1	5		3	20	
Hernioplasty, abdominal												1	
Hernioplasty, inguinal	6	15	12	5	7	1			2	1	5	58	
Hydrocele	1	1		1					2			5	
Incision of furuncle cervical										1		1	
Intravenous injection, No. 606 "Salvarsen"	10	21	12	3	12	3	7	6	3		4	81	
Laparotomy					1		1			1	1	4	
Mastoidotomy			1									1	
Edema of arm				1								1	
Edema of leg										1		1	
Edema of penis									1			1	
Osteomectomy											1	1	
Phimosientomy							1					1	
Plastic surgery of nose												1	
Reduction of dislocated hip				1								1	
Reduction of dislocated shoulder							1					1	
Removal of condylomata											1	1	
Resection, submax of nose										3	2	10	
Thoracotomy									1			1	
Thyroidectomy										2		2	
Tonsillectomy			1	1	1	4	6	11	7	10	3	58	
Turbineotomy						1						1	
Urethrotomy, external								1	1			2	
Urethrotomy, internal										1		1	
Uvulotomy						1						1	
Varicocelectomy		5	3		1	1			1	5	3	26	
Varicotomy						1			2	2	1	7	
Wounds, gunshot—arm			1									1	

**TABLE No. 3—Continued.**  
**Surgical Operations Performed During Sixty-fourth Fiscal Year.**

Classification	1912						1913						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Wounds, gunshot—hand	1												1
Wounds, gunshot—thigh	1												1
Wounds, contused			1	1	1		1	1	1				6
Wounds, incised										2	2		4
Wounds, infected			1				1						2
Wounds, lacerated	1		1	4	1	3	1	1	2			1	15
Monthly totals	51	50	42	23	34	22	24	39	37	50	43	37	432
Minor miscellaneous operations	21	19	27	17	20	31	29	22	19	15	20	31	271
Monthly totals	52	69	69	40	54	53	53	61	56	65	63	68	703

**TABLE No. 4.**

Numbers and Names of Deceased Prisoners for Sixty-fourth Fiscal Year, with Cause of Death and Date.

No.	Name	Cause	Date
21001	Campbell, Isaac W.	Cerebral hemorrhage and paralysis	July 17, 1912
24072	Hamilton, Nicholas	Peritonitis, acute	July 18, 1912
23857	Lee, M. I.	Pulmonary tuberculosis	July 20, 1912
24233	Rias, Juan	Pulmonary tuberculosis	July 21, 1912
24930	de la Cruz, Felipe	Pulmonary tuberculosis	July 28, 1912
25057	Torres, Martin	Hypertrophy of heart and arteriosclerosis	Aug. 2, 1912
24642	Kerrigan, Edward	Hemorrhage caused by cutting throat, suicide	Aug. 10, 1912
25590	Sherwood, L. L.	Pneumonia, lobar	Aug. 18, 1912
24849	Riley, James	Bright's disease	Sept. 11, 1912
24009	Truheart, Charles	Pulmonary tuberculosis	Sept. 13, 1912
24609	Delnario, Louis	Strangulation, caused by hanging, suicide	Sept. 22, 1912
24507	Szafesur, Alex.	Execution	Nov. 22, 1912
25511	Rivera, Jose	Pulmonary tuberculosis	Nov. 28, 1912
25436	Williams, Edward	Execution	Nov. 29, 1912
23954	Lin Willie (Chinese)	Execution	Dec. 6, 1912
21334	Condon, John	Fractured skull	Dec. 20, 1912
21866	Collins, Frank B.	Pulmonary tuberculosis	Dec. 27, 1912
25573	Rogers, John S.	Execution	Dec. 27, 1912
25103	Davis, Earl C.	Carcinoma of cæcum	Jan. 15, 1913
12705	Von. Mary (female)	Carcinoma of uterus	Feb. 16, 1913
24920	McNair, James	Valvular heart disease and hypertrophy	Feb. 26, 1913
26188	Henninger, J. G.	Cardiac thrombosis	Feb. 28, 1913
25585	McDermott, George	Valvular heart disease	Mar. 1, 1913
25423	Prantikos, Poolos	Execution	Mar. 14, 1913
23890	Hahn, J.	Pulmonary tuberculosis	Mar. 18, 1913
21034	Champion, C. C.	Apoplexy	Mar. 21, 1913
24616	Pallisson, Peter	Chronic myocarditis	Mar. 27, 1913
25468	Parker, J. M.	Pulmonary tuberculosis	Apr. 13, 1913
26003	Flores, Frederick	Pulmonary tuberculosis	Apr. 16, 1913
24576	Salas, Joe	Pulmonary tuberculosis	Apr. 18, 1913
22044	Ramirez, F.	Tubercular meningitis	Apr. 27, 1913
24694	Wagner, Wm.	Carcinoma of stomach	June 8, 1913

TABLE No. 5.  
Executions During Sixty-fourth Fiscal Year.

No.	Name	Crime	Date of execution
24507	Szafesur, Alex.	Murder, first degree	Nov. 22, 1912
25434	Williams, Edward	Murder, first degree	Nov. 29, 1912
23954	Lin Willie (Chinese)	Murder, first degree	Dec. 6, 1912
25573	Rogers, John S.	Murder, first degree	Dec. 27, 1912
25423	Prantikos, Poolos	Murder, first degree	Mar. 14, 1913

TABLE No. 6.  
Number and Causes of Deaths During Sixty-fourth Fiscal Year.

[illegible]



TABLE No. 7.  
Résumé of Work of Medical Department During Sixty-fourth Fiscal Year.

	1912						1913						Totals	
	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April	May	June	Daily average for the year	Calls for the year
Calls on physician.....	2,675	2,858	2,478	2,926	2,805	3,023	3,349	2,800	2,051	3,130	3,020	2,916	98+	35,121
Daily average.....	86+	92+	82+	98-	98-	98-	108+	100	99+	104+	97+	97+	98+	35,121
Visited in cells.....	16	12	13	9	11	21	27	10	14	19	23	18	---	193
Excused from work.....	263	317	477	441	427	390	365	282	418	431	495	479	---	4,935
Daily average.....	8+	10+	16-	14+	14-	12-	12-	10+	13+	21	16-	16-	14-	---
Patients admitted.....	57	88	88	77	71	61	39	41	73	86	81	88	---	865
Patients discharged.....	59	86	86	80	66	68	50	35	71	94	81	90	---	866
Monthly deaths.....	5	3	3	---	3	4	1	3	5	4	---	1	---	32
Clinical cases treated, not admitted to hospital.....	115	121	129	112	131	126	133	114	127	141	129	132	---	1,510
													---	1,510

Total calls on physician, exclusive of hospital patients—

Table No. 1.....	817
Table No. 2.....	564
Table No. 3 (minor cases).....	271
Table No. 5.....	5

Total calls for the year.....	38,481
Daily average for the year.....	105+

TABLE No. 8.

Dental Work done by Visiting Dentist during Sixty-fourth Fiscal Year.

No	Name	Work	Am't	Approved	Completed
24647	Strickland	Two plates	\$30 00	May 10, 1912	July, 1912
28439	Church	Two plates	30 00	June 9, 1912	July, 1912
22013	Matthews	Two plates	30 00	July 12, 1912	July, 1912
19312	Adams (female)	Fillings and treatment	5 00		July, 1912
19465	Montague	One plate	15 00	June 9, 1912	Aug., 1912
24747	Mitchell	Two plates	30 00	June 9, 1912	Aug., 1912
23565	Cox	Fillings and treatment	5 00	June 9, 1912	Aug., 1912
12705	Von, Mary (female)	Two plates	30 00		Aug., 1912
20937	Allen, D.	Fillings and treatment	7 00	Aug. 17, 1912	Sept., 1912
22880	Fox, W. P.	One plate	15 00	Aug. 17, 1912	Sept., 1912
20247	Miller, A.	Two plates	30 00	Aug. 17, 1912	Sept., 1912
23182	Besold, A.	One plate and fillings	20 00	Aug. 17, 1912	Sept., 1912
21441	Schneider, J.	Treatment	2 00	Sept. 14, 1912	Sept., 1912
24354	Horrell, Lee	Treatment	2 00	Sept. 14, 1912	Sept., 1912
23578	Young	One plate and fillings	20 00	Sept. 14, 1912	Oct., 1912
22093	Jacobs	One plate	15 00	Sept. 14, 1912	Nov., 1912
25680	Trenary	Fillings and treatment	6 00	Oct. 13, 1912	Nov., 1912
23634	Nichols	Fillings and treatment	5 00	Oct. 13, 1912	Nov., 1912
22273	Swihart	Fillings and treatment	5 00	Oct. 13, 1912	Nov., 1912
50317	Canaday	Two plates	30 00	Oct. 13, 1912	Nov., 1912
25275	Paxton	One plate	15 00	Oct. 13, 1912	Nov., 1912
24593	Hughes	One plate and treatment	17 50	Sept. 14, 1912	Nov., 1912
25190	Knapp	Two plates	30 00	Sept. 14, 1912	Nov., 1912
19852	Miles	Fillings and treatment	5 00	Nov. 8, 1912	Dec., 1912
25734	Robbins	Fillings and treatment	5 00	Nov. 8, 1912	Dec., 1912
25844	Winters	One plate	15 00	Nov. 8, 1912	Dec., 1912
22317	Taylor	One plate	15 00	Nov. 8, 1912	Dec., 1912
25129	Hoffman	Two plates	30 00	Nov. 8, 1912	Dec., 1912
25015	Nunley	Two plates	30 00	Oct. 12, 1912	Dec., 1912
24537	Hinsolm	Two plates	30 00	Sept. 14, 1912	Dec., 1912
25675	Devine	Two plates	30 00	Dec. 13, 1912	Jan., 1913
24281	Walsh	One plate	15 00	Dec. 13, 1912	Jan., 1913
24717	Landsberg	Two plates	30 00	Dec. 13, 1912	Jan., 1913
24893	Roche	One plate and fillings	20 00	Dec. 13, 1912	Jan., 1913
25051	Callahan	One plate	15 00	Dec. 13, 1912	Jan., 1913
24949	Fisher	One plate	15 00	Nov. 8, 1912	Jan., 1913
22037	Bogard	Fillings and treatment	5 00	Nov. 8, 1912	Jan., 1913
23859	Ryan	One plate	15 00	Sept. 14, 1912	Jan., 1913
25132	Siegel	One plate and fillings	20 00	Dec. 13, 1912	Jan., 1913
23676	Garnett	Two plates	30 00	Nov. 8, 1912	Jan., 1913
24 702	Price	One plate and fillings	20 00	Dec. 13, 1912	Jan., 1913
25727	Myter	One plate	15 00	Dec. 13, 1912	Feb., 1913
22106	Rose	One plate	15 00	Dec. 13, 1912	Feb., 1913
25444	Primrose	Two plates	30 00	Oct. 12, 1912	Feb., 1913
23612	Kingston	One plate, fillings and treatment	25 00	Oct. 12, 1912	Feb., 1913
24428	Tucker	Two plates	30 00	Oct. 12, 1912	Feb., 1913
25055	Robinson	One plate	15 00	Sept. 14, 1912	Feb., 1913
24846	Ung C. Sing (Chinese)	Two plates	30 00	Nov. 8, 1912	Feb., 1913
21440	Wright, Ida (female)	Fillings and treatment	5 00	Dec. 13, 1912	Mar., 1913
25214	Holterbach	Two plates	30 00	Dec. 13, 1912	Mar., 1913
22217	Butter	Two plates	30 00	Nov. 8, 1912	Mar., 1913
25973	Minor	One plate, fillings and treatment	25 00	Sept. 14, 1912	Mar., 1913
25514	Ryan	Treatment	2 00	Oct. 12, 1912	Mar., 1913
25849	Petrosky	Fillings and treatment	6 00	Nov. 8, 1912	Mar., 1913
23825	Camp	Filling and treatment	4 00	Jan. 19, 1913	Apr., 1913
24398	Dunning	Fillings and treatment	7 00	Jan. 19, 1913	Apr., 1913
22457	Blackburn	One plate	15 00	Oct. 12, 1912	Apr., 1913
25618	Foster	Treatment	2 00	Apr. 6, 1913	Apr., 1913
24251	Lehman	Fillings and treatment	5 00	Nov. 8, 1912	Apr., 1913
25084	Bishop, H.	Fillings and treatment	5 00	Nov. 8, 1912	Apr., 1913
24280	Hirsh	Two plates	30 00	Jan. 27, 1913	May, 1913
22953	Oates	Fillings and treatment	7 00	Mar. 23, 1913	May, 1913
22151	Cloonan	One plate, fillings and treatment	25 00	Feb. 23, 1913	May, 1913

## Dental Work done by Visiting Dentists—Continued.

No.	Name	Work	Am't	Approved	Completed
25936	Higgins	Two plates	\$30 00	Jan. 19, 1913	May, 1913
26140	Wright, Ida (female)	Fillings and treatment	5 00	Jan. 27, 1913	May, 1913
23140	Wright, Ida (female)	Repairs to plate	2 00	Mar. 23, 1913	May, 1913
23072	Ryan	Fillings and treatment	18 00	Feb. 9, 1913	May, 1913
25100	Barnes	Two plates	30 00	Aug. 27, 1913	May, 1913
24323	Partridge	One plate	15 00	Feb. 9, 1913	May, 1913
23623	Griffin	One plate, fillings and treatment	20 00	Apr. 27, 1913	May, 1913
21280	Lee	Two plates	30 00	Mar. 23, 1913	May, 1913
24524	Churchill	One plate	15 00	Mar. 30, 1913	May, 1913
20818	Dennis	One plate	15 00	Nov. 13, 1912	May, 1913
23633	Hadley	Two plates	30 00	Jan. 19, 1913	May, 1913
26031	Lindsay	Fillings and treatment	10 00	Mar. 3, 1913	May, 1913
23638	Monroe	One plate	15 00	Feb. 23, 1913	May, 1913
24881	Ward, Emma (female)	One plate	15 00	May 18, 1913	May, 1913
21021	Campbell	Two plates	30 00	May 18, 1913	June, 1913
21747	Campbell	One plate and treatment	17 00	May 16, 1913	June, 1913
24956	Burrows	Two plates	30 00	Feb. 23, 1913	June, 1913
25241	Sangier	One plate	15 00	Mar. 23, 1913	June, 1913
25347	Bates	One plate	15 00	Jan. 5, 1913	June, 1913
25443	Primrose	Fillings and treatment	6 00	Jan. 5, 1913	June, 1913
25367	Devine (female)	Fillings and treatment	12 00	May 17, 1913	June, 1913
29085	Williams	One plate	15 00	June 15, 1913	June, 1913
23658	Carter	Fillings and treatment	4 00	Jan. 19, 1913	June, 1913
24177	Beale	Fillings and treatment	9 00	Feb. 9, 1913	June, 1913
25525	Sprout	One plate	15 00	Jan. 5, 1913	June, 1913
26373	Campbell	Fillings and treatment	4 00	May 5, 1913	June, 1913
25539	Gallihier	One plate	15 00	Mar. 23, 1913	June, 1913
25353	Adams	One plate	15 00	Apr. 13, 1913	June, 1913
25443	Primrose	Fillings and treatment	7 00	May 11, 1913	June, 1913
26145	Nephew	Fillings and treatment	4 00	Jan. 5, 1913	June, 1913
25991	Brown	Treatment	2 00	June 8, 1913	June, 1913

94 prisoners were treated at a total cost of \$1,542.50.

## RESIDENT PHYSICIAN'S REPORT.

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SAN QUENTIN, CAL., July 10, 1914.

Hon. JAS. A. JOHNSTON,

*Warden, California State Prison, San Quentin, Cal.*

DEAR SIR: I have the honor of submitting herewith, in tabular and written form, report of the Medical Department for the sixty-fifth fiscal year, ending June 30, 1914.

With the end in view of affording the inmates of the prison an equal, if not better chance when they are released, for honestly and efficiently competing in the battle of life than that provided for many people outside the walls, and to turn out of prison men in a physical condition superior to that with which they entered, the medical department has, with the last year, made favorable and encouraging progress.

Instead of the hospital being a place where the "pill and salts" treatment for all ailments was dispensed, as it had been in past years, it has become a modern and up-to-date institution where the latest methods of treatment are in use. And it has been a great factor in restoring physical human wrecks and failures to a place among men with an equal chance for success.

The medical department examines the entrant a short time after he has received a bath, clean clothing and a shave, and has been measured and photographed for the Bertillon records. At the hospital he is as closely examined as though he were an applicant for life insurance, and any deficiencies are carefully noted with the object of correction in view.

### RECORDS.

Permanent records are kept of this examination, on separate leaves, which are placed in folders with the prisoner's serial number attached, and filed in a convenient cabinet. Subsequent to the filing of this record, any incident concerning the health of the individual is noted and placed in his folder.

### REPORT TO CAPTAIN.

A report on the physical condition of the prisoner is made to the captain of the yard who assigns the men to their work. Should certain findings contraindicate work of a certain kind, recommendations are accordingly made, so that no man be given employment that will be injurious to his health.



## OPERATION BOOK.

Should the prisoner suffer from any defect which could be remedied surgically, his name with the ailment and date of examination are placed in a separate operating book. Subsequently, at the earliest opportunity, the patient is placed in the hospital and the operation performed. In this preliminary examination, many remediable illnesses, as hernias, enlarged tonsils, varicose veins, pterygiums, hemorrhoids, varicoceles, sebaceous cysts and circumeisions are noted for future operation.

## MEDICAL CASES.

Should the entrant be affected with any disease, he is immediately sent to the hospital and given suitable treatment, until such time as he is able to be assigned to work.

## OLD MEN.

In case the prisoner is too old to do the work required of him, or in any way incapacitated beyond medical or surgical repairs, he is placed in the infirm ward where he is required to do no work. The number of men so incapacitated has averaged eight for the year.

## TUBERCULOSIS.

About 25 per cent of the prisoners give a history suggesting a probable tuberculous infection. Such patients are also placed in the hospital, where a temperature chart is kept, the sputum examined, and many other means employed to find if they have the infection.

Should a positive diagnosis be made, the patient is immediately transferred to the ward especially maintained for the tuberculous.

If the diagnosis is doubtful, a recommendation is made that light work in the open air be provided, and that quarters be given in a cell well supplied with fresh air.

## SYPHILIS.

Fifteen per cent give a history of having had a syphilitic infection. Should the disease be manifest, treatment with isolation from the other prisoners is given immediately, but should there be doubt, the blood is secured and tested according to the Wasserman reaction.

## GONORRHOEA.

Patients afflicted with gonorrhœa are isolated and treated until cured.

## MORPHINISM.

Addicts to the use of morphine, opium and other drugs are discovered at this examination. Should the prisoner be so afflicted, he is entered in the hospital and given the scopalamine treatment, which is humane, beneficial and efficient.

## TYPHOID.

A history of possible typhoid infection is ascertained. In case the prisoner has not previously been ill with typhoid fever, he is vaccinated against the disease and rendered immune against its attack.

## EYES.

Some of the prisoners upon entrance complain of poor vision. Such cases are referred to the prison optician, who fits them with suitable glasses and in turn refers them to the visiting eye specialists, if the case warrants.

## DENTAL.

The condition of the men's teeth is closely examined. A Dental Department, with the resident dentist and a force of eight inmate assistants care for this phase of the health betterment.

## DETENTION WARD.

A recent innovation in the handling of the new men is the establishment of a Detention or Observation Ward in the recently remodeled hospital. In this ward the entrant is domiciled for a week, or at least long enough for the medical staff to know his physical status. In this time he undergoes the physical examination, receives the typhoid vaccination, and if necessary, that against smallpox also. His blood is tested for syphilis, and everything done in order to find out his physical and mental condition.

In addition to this innovation being a good move from a medical viewpoint, it is of inestimable value from the viewpoint of humanitarianism as well. It demonstrates to the prisoner that a kindly feeling is taken in his welfare, and that the prison officials are his friends, not his enemies. He learns what is expected of him by observation, and instead of going to his assigned duty with hatred in his heart for the officials and society in general, he goes with a better and more friendly feeling and with the intention of obeying orders and conducting himself peaceably and amiably, which in reality is the only proper attitude to obtain in prison.

## HOSPITAL.

The hospital department consists of drug store, examination room, operating room, sterilizing room, laboratory, record room, doctor's office, kitchen, and four wards.

## DRUG STORE.

The drug store is complete with all drugs and medicines necessary for the treatment of the prisoners. The calls at the dispensary average about 110 each day throughout the year. Physics, cough medicine, liniments

and various ointments are chiefly dispensed at the two sick-lines which come immediately after the morning and noon meals. At these times also, ambulatory cases and minor accidents are treated, surgical wounds dressed, and prisoners reporting sick are examined. Such calls average 70 each day throughout the year.

The examination and dressing room is reserved exclusively for the examination of the entering prisoners and for minor surgical dressings. It is modernly equipped.

#### STERILIZING ROOM.

The sterilizing room has recently been equipped with a battery of sterilizers for dressings, utensils and instruments. In it, also, are the surgeons' foot-pedal wash basins.

#### OPERATING ROOM.

The operating room has been entirely remodeled and equipped with all up-to-date appliances and instruments. It has a concrete floor and a cement wainscoting five feet high. Ample light is provided by an electric cluster, and direct sunlight.

#### LABORATORY.

Next in importance is the clinical laboratory, which is provided with germ incubators, hot-air sterilizers, electric centrifuge, microscopes and all other apparatus necessary for the properly carrying on of routine examinations.

#### RECORD ROOM.

A separate room is provided for the record files of the prisoners, and for the use of the stenographer and bookkeeper of the medical department.

#### KITCHEN.

The hospital kitchen, situated on the main floor, has been renovated and re-equipped. A modern French range has been recently installed with a steam warming oven and a hot water tank. Here the food is prepared for all the patients, as well as the staff of the hospital. The food is conveyed to the various wards where it is served. A store room and pantry, equipped with a large refrigerator, serves to keep the food supplies in good condition.

#### WARDS.

There are five wards: The surgical, which has an average of 10 cases each day; the medical with an average of 14; the infirm, with 8; the tuberculosis, with 30, and the detention ward with an average of 3 each day throughout the year. The medical and surgical wards are

supplied with 20 and 15 beds, respectively. They are ample for the cases treated, and are sufficiently equipped, being steam-heated and electrically lighted. The detention ward is separate from the others, and is used for the receiving of the new men, who are held there until passed by the medical department. The infirm ward is a comfortable, sanitary and well-lighted room for the aged and incapacitated prisoners.

#### TUBERCULOSIS HOSPITAL.

A new and modern open-air tuberculosis hospital has been built on the roof of the so-called "Old Hospital," and extends over the entire top of the library building. It covers an area of four thousand eight hundred square feet, and is arranged in the form of two adjacent quadrangles with concrete-floored courts in the center of each. The structure itself is composed of glass, wood and masonry with long eaves for weather protection on the exposed side. The sides facing the court are open, except for removable canvas curtains, while the whole is covered by a shingled roof sloping to the court. The structure is electrically lighted, has modern plumbing, with bathtubs and toilets. The floors are so constructed that they may be washed and scrubbed each day. About 80 patients may be accommodated in this ward.

#### WOMEN'S WARD.

The women's ward for the female prisoners is entirely separate from the hospital department. Cases as they arise are treated in this ward.

#### STAFF.

The staff of the medical department consists of the resident physician and assistant who are free men, and eighteen subordinates who are chosen from among the prisoners according to their qualifications and efficiency. The superintendent of the hospital is general overseer of the department and is next in line after the resident physician and assistant. It is his duty to see that all orders are carried out, and to supervise the nurses, as well as to aid in the sick calls and surgical operations. The laboratory assistant does the routine pathological work, assists also in the sick line and remains in the new prison at night, where he can be on call in case of illness there. The superintendent and the laboratory assistant, as well as some of the nurses, are graduates of well known and recognized medical colleges.

There are in all eight nurses, five for the medical and surgical wards and three for the tuberculosis and infirm wards. The druggist, who is a graduate pharmacist in charge of the dispensary, compounds medicines under the direction and supervision of the physician and assistant.



## BOOKKEEPER.

On account of the numerous records to be kept, reports to be rendered, and general clerical and stenographic work to be done, an expert is in charge of this division of the department.

Besides the above enumerated, there are two cooks, one waiter, two janitors and one barber.

## ADMINISTRATION.

The administration of the department has been reduced to a system whereby a routine is established. Every morning there are the two sick lines to receive attention, rounds to make in the wards, visits to be paid to the prisoners kept in confinement, reports to make, inspections of prison cells and grounds, and numerous other duties. Venereal clinics are held Tuesday afternoons, major operations on Wednesday, examination of new men on Thursday and Monday, naso-oto-rhinological operations on Friday, and minor surgery on Saturday. Aside from this regular order, emergency cases are treated as they may arise.

The sanitary survey by the resident physician and assistant is made each week at unstated times. Sewers, toilets, cells, working and congregating places of the men, bathhouses, gardens, stables, dining rooms and kitchens are all inspected. Any breach in sanitation is reported to the warden who orders it quickly remedied.

Special squads of men are detailed to the improving of the sanitary conditions of the prison. One squad under the supervision of a guard, thoroughly scrubs the floors of the new prison each day, another squad of cell-tenders cares for an assigned tier of cells, another does nothing but whitewash, a fourth cares for the disposal of the garbage, which is each day burned or equally well disposed of, while a fifth squad consisting of eight men, repairs gutters, chops weeds and grass and does all kinds of odd jobs of a sanitary nature.

## BATHS.

Each prisoner is required to take a bath every week. For this purpose hot salt water showers are provided. In addition to this, there is a salt water swimming pool in which the prisoners may bathe ad libitum.

## SURGICAL.

In reviewing the surgical aspect of the year, mention may be made of a number of operations which were performed for the good of the men.

Many of the entrants suffer from hernias which they were unable to have cured on the outside. Over 35 were operated on and cured of this defect.

One hundred pairs of tonsils were removed. It has been demonstrated by these cases that men who suffered from throat trouble were greatly benefited by this procedure.

Every Saturday afternoon, any person who so desires may have the privilege of being circumcised. Ninety men have availed themselves of this, and all attest to the good results and cleanliness of such.

Many men have at some time been so struck on the nose that the cartilagenous septum has been deflected, causing impaired or mouth-breathing. For the betterment of these conditions, over 35 submucous resections on the nose have been performed.

Appendicitis is not uncommon, 16 operations having been performed during the year.

Aside from the above-mentioned, there have been numerous cases of varicose veins, varicocele, hemorrhoids, fistulas, etc.

Two gastro-enterostomies for ulcer of the stomach, one craniotomy, and ten amputations of various kinds have been done.

Aside from the usual operations, there is a large number of minor injuries for which no operation record is kept. In a large institution of 2200 men in varied occupations, numerous accidents occur, such as contusions, sprains and bruises.

#### SURGICAL OPERATION COSTS.

Based on the fee list of the San Francisco County Medical Society, the minimum prices which would be charged on the outside for the surgical operations performed in the prison hospital would average \$3,700 each month, or approximately \$45,000 for the year. The maximum allowed averages \$16,000 a month or approximately \$192,000 a year.

#### MEDICAL.

Medically, there have been no epidemics, and very few serious illnesses. Influenza is the disease which attacks the inmates mostly. Very few cases of pneumonia have occurred, due to the fact that a close surveillance is kept over the men, and any one with premonitory symptoms is treated in bed in the hospital.

There has been no typhoid fever. A few cases of malaria have been treated.

Indigestion and enteritis are frequently diagnosed.

The number of tuberculosis patients has increased in the past year. This is due to the fact that fewer of them have died, that the incipient cases are discovered early, and that the prison population has increased. With the bettered sanitation, and better housing facilities, the number should gradually decrease.

It is a fact, that of the 26 cases discovered during the past year, one third of them were diagnosed as such by physical and laboratory exami-

nations on their entrance to prison, and were immediately given treatment. This fact controverts the opinion frequently expressed that all cases develop in prison.

#### DEATHS.

The death rate has been about two thirds what it was the preceding year. There were four executions, one violent death, one of pneumonia, and seven of tuberculosis, besides other casualties.

The rate is 10 deaths per 1,000 population, including executions, as compared to 14.5 throughout the state. Or, excluding executions, it is 8.18 per 1,000 population, or four sevenths of what it is outside.

#### LECTURES.

The medical department has established a course of lectures pertaining to medical subjects, dealing principally with the care of the body, hygienics, prophylaxis and general sanitation. Prominent men from among the profession have gratuitously given their time to deliver talks along these lines.

The work of the department has been facilitated by the efforts of a number of public-spirited physicians, who have aided in many ways in improving the department and aiding the prisoners. It is proper that thanks be extended to them.

Dr. R. A. Peers has given valuable suggestions on care and prevention of tuberculosis, as also has Dr. G. R. Hubbel, who, in addition, has given expert advice regarding the purchase and maintenance of the X-ray apparatus.

Drs. A. S. and L. D. Green have kindly visited the prison once a month and held clinics on their specialties of diseases of the ear, eye, nose and throat.

Dr. J. M. Wolfsohn has examined a number of the inmates afflicted with nervous diseases.

Thanks is due to Dr. L. S. Mace for valuable advice in regard to the tuberculosis situation, and also for the initiation of the pneumo-thorax operation for tuberculosis.

Dr. R. L. Rigdon of Stanford University Medical Department has on several occasions visited the prison and has performed operations in his specialty.

Dr. A. S. Goldman delivered a lecture on social hygiene.

Dr. E. D. Chipman has held clinics on skin diseases.

Prof. F. R. Gay of the University of California has kindly cooperated in vaccinating the inmates against typhoid fever and has furnished a quantity of the vaccine.

The State Board of Health has done a number of Wasserman reactions for syphilis, and has also given typhoid vaccine for immunization.

Dr. G. L. Boalt is especially to be thanked for her kindness in examining gratuitously each week the blood of inmates according to the Wasserman reaction for syphilis.

For whatever of success that has been obtained in the medical department during the past year, appreciative mention should be made of the staff of inmates employed in the department for their earnestness and zeal and willingness to further the aims and purposes of it; to the assistant resident physician, Dr. F. Stolle, for his untiring and skilful efforts in administering to the sick; and to Warden James A. Johnston, who has given his hearty support and loyal encouragement to plans and suggestions for the improvement of the hospital and sanitary conditions of the prison and the physical betterment of the inmates.

Respectfully submitted.

L. L. STANLEY, M.D.,  
Resident Physician.



## SURGICAL OPERATIONS PERFORMED IN HOSPITAL DURING SIXTY-FIFTH FISCAL YEAR.

	July	August	September	October	November	December	January	February	March	April	May	June
Appendectomies	1				1	4	2	2	1	1	1	1
Amputation, thigh	1											
Amputation, finger			2				1	3	2		1	
Ankylosed knee						1		1				
Ankylosed ankle						1		1				
Avulsion, finger nail									1			
Circumcision	3	1	6	1		8	16	28		7	9	12
Cataractectomy		2			1							
Craniotomy	1											
Cystoscopic examination						1			1	1		
Enucleation of eye			1				1					
Excision of—												
Chalazion	1		1			1		1		1	2	
Dermoid cyst									1			
Lipoma back	1								2			
Ingrown toenail					2	1			5		2	2
Thyro-glossal cyst			1									
Lipoma head									1	1		1
Tuberculous glands, neck	1											
Ganglion wrist			1									
Bullet	1							1	2			
Calcareous tumors of scrotum									1			
Pigmented nevus									1			
Nasal spur									1			
Necrotic bone, tibia									1			
Nasal polyps									2			
Callosities, hand									1			
Sebaceous cyst	1			1			1			1	1	1
Fibroma, face									1	1		
Extirpation, lachrymal sac			1									
Tooth, under anæsthetic			1									
Exploratory laparotomy	1	1					1				1	
Fracture, finger, compound	1											
Fracture, nose	1											
Fistula, urethro-perineo-scrotal				1								
Fistula in ano	2	1	4		1			3	2			2
Graft, skin		1							1			
Gastroenterostomy	1									1		
Hemorrhoidectomy	3		3	2	1	3	3	3	3	3	6	8
Hernia, femoral									1			1
Hernia, inguinal	2			3	1	2	1		4	3	3	4
Hernia, inguinal, double	1		1								1	1
Hernia, ventral			1	1		1	1					
Hallux valgus					1		2		2		1	
Hydrocele	1			1			1			1	1	1
Hydrocele, double	1											
Incision, serotal abscess						1						
Incision, amputated stump											1	
Incision, facial abscess		1										
Mastoid, radical		1	1		1							
Meatotomy	1		1									
Paraffin injection								3				
Paracentesis, max. antrum	1											
Plastic operation, penis							1					
Polypectomy, nose									2			
Pterygium						3					3	
Refracture, nose							1		1		1	
Removal exostoses of os calcis							2					
Removal wire from tibia						1						
Resection, submucous	3		2	1	3	3	3	4	5	4	4	4
Rhinoplasty			1									
Salvarsan administration	1			1	4			3	8	13	12	18
Section, lip, tuberculous				1								
Strabismus operation			6	4	1	2						

SURGICAL OPERATIONS PERFORMED IN HOSPITAL DURING SIXTY-FIFTH  
FISCAL YEAR—Continued.

	July	August	September	October	November	December	January	February	March	April	May	June
Stretching sciatic nerve.....				2				1				
Tattooing defective eyes.....				2								
Tenotomy minimi digiti.....								1	1			
Tonsillectomy.....	13	17	8	5	14	8		15		9		6
Turbinatectomy.....												1
Urethrotomy, internal.....		3	2	1		4	2		2	4	1	
Urethrotomy, external.....				1								
Varicocele.....	2	3	3	2	2		1		3	7	2	5
Vena-varicosectomy, leg.....				3		6	3	2	2	1	2	
Wound, gunshot, leg.....							1					
Arm.....	1											
Back.....		2										
Face.....	1	1	1									
Scalp.....		2					2	1				



CASES TREATED IN HOSPITAL DURING SIXTY-FIFTH FISCAL YEAR—  
Continued.

	July	August	September	October	November	December	January	February	March	April	May	June
Eczema, scroti								1	1			
Embolism, cerebral					1							
Endocarditis, chronic	2	2	1	1	1	1	1	1	1	1	1	1
Enteritis, acute	4	5	3	4	1		1					
Enteroptosis												1
Epididymitis, acute											1	1
Epilepsy		3	1	1	3			1			1	
Epistaxis		1		2								
Erythromelalgia				1								
Exostosis of os calcis							1					
Fibroma of cheek												
Fistula in ano	1	1	4		1			2	2			1
Fistula, urethro-perineo-scrotal				1	1	1						
Fracture of radius	1											1
Fracture of tibia	1											1
Fracture of rib		1	1									
Fracture of nose	1						1	1	1	4	1	
Fracture, compound, middle finger	1											
Furunculosis			1	1								
Ganglion			1					1				
Gangrene, thigh	1											
Gastric fermentation	6	5	2	6		1	2	2	4	5	8	2
Gastritis	1			2	1	2		1	2			
Goitre adenomatous							1					
Gout, chronic												1
Hallux valgus							2		2		1	
Heart, acute dilation												1
Heart stroke	1	1	1									
Hematoma scroti												1
Hematoma of leg				1								
Hematuria, renal												1
Hemorrhage, cerebral				1								
Hemoptysis	1	1	2	1	1	2	1	1		2	1	1
Hemorrhoids	3		3	2	1	3	3	3	3	2	6	8
Hermaphroditism			1									
Hernia, femoral									1			1
Hernia, inguinal	2			3	1	2	1		3	3	3	3
Hernia, double inguinal	1			1							1	1
Hernia, ventral			1	1		1	1					
Herpes labialis	2	3	1	1	1	2	2	1	1	1	2	1
Hydrocele	1	1	1				1	1				2
Hydrocele, double												1
Hysteria	1	1	1				1		1	1		1
Hypochondriasis					1							
Hydrothorax					1	1						
Inanition	1	1	2	1								
Influenza	5	4	9	4	2	10	4	4	6	10	8	15
Insanity, delusional							1					
Insanity, manic-depressive			1	1	1							
Intussusception	1											
Iritis	1	1	1								1	
Keratitis					2							
Lipoma, forehead										1	1	
Lipoma, back									2			
Laryngitis				1	1							
Lupus, vulgaris				1	1	1						
Lymphadenitis, chronic	2											
Malaria		3		1	1	1	1	1		2	1	
Malingering			1						1			1
Mastoiditis, acute		1	1	1								
Mastoiditis, chronic		1		2	2							
Measles				1								
Morphine poisoning, chronic	2		1	3	3	3	2	4	7	3	1	4
Myalgia of back			1	1	1		1	1	1	2	1	1



CASES TREATED IN HOSPITAL DURING SIXTY-FIFTH FISCAL YEAR—  
Continued.

	July	August	September	October	November	December	January	February	March	April	May	June
Myelitis, transverse							1	1	1			
Myocarditis, chronic	4	1	1	1	1	1	4	2	1	1	1	1
Nasal septum, deviation	3			2	1	8	3	4	5	4	4	4
Nephritis, chronic interstitial	1	1	1	1	1	1	1	1	1	1	1	1
Neuralgia, facial	2			1	1		1					
Neuralgia, intercostal				1			1					
Neuralgia, sciatic			1	1	1	1	1	3	2	1		2
Neurasthenia	3	2				1						
Odontalgia										2		
Orethritis, traumatic		1							1			1
Osteomyelitis											1	
Oxyuris, vermicularis												1
Paranoia		1								1		
Paraphimosis									1	1		
Paronychia, multiplex					1							
Parotiditis, syphilitic								1				
Periostitis, syphilitic						1						
Phlebitis							1					
Pleurisy, fibrinous, acute	1				1	2	3	4	1	2	4	
Pleurisy, sero-fibrinous										1		
Pneumonia, lobar	1											
Polypus, nasal									2			
Pregnancy, normal									1			
Pterygium											3	4
Pylorospasm					1							
Pyopneumothorax											1	
Raynaud's disease				1					1	1		
Rheumatism	6	3	2	2	3	1	3	2	3	3	2	1
Scabies								1				
Senility	3	2	4	4	5	4	5	4	5	5	5	5
Sciolosis									1	1	1	1
Sprain of ankle	1			1								
Spur of nasal septum									1			
Strabismus			6	4	1	2						
Submersion											1	
Synovitis						2	1		1	1	1	
Syphilis	1			1		4		3	7	13	12	18
Taenia saginata	1			1			2					1
Toenail, ingrowing					2	1			5		2	2
Toxemia, intestinal	4	10	2				3			1		1
Tonsils, hypertrophy of	13	17	8	5	14	8		15		9		6
Tonsillitis, acute follicular	3	1	1			3	2				2	1
Tuberculosis of lungs	23	24	23	22	21	20	20	17	25	30	34	33
Tuberculosis of peritoneum				1	1	1	1					
Tuberculosis of knee									1	2		2
Turbinates, hypertrophy of							1					
Ulcer, duodenal							1					
Ulcer of foot	1	1	1					1	1			
Ulcer, gastric						1				1		
Ulcer, varicose								1				
Uremia			1									
Urethra, stricture of		4	3	2		6	2		2	4	1	
Urine, incontinence of						1						
Urine, retention of				1	1							
Urticaria								1				
Varicella							1					
Wounds, incised of eye-ball												
Wounds, gunshot of breast							1	1	1			
Wounds, of tibia									1			
Varicocele	2	3	3	2	2		1		4	7	2	5
Veins, varicose, of leg	1			3	6		3	2	2	1	2	



## NUMBER OF DEATHS EACH MONTH WITH CLASSIFIED TOTALS.

Classification	1913						1914						Totals
	July	August	September	October	November	December	January	February	March	April	May	June	
Acute dilatation of heart												1	1
Acute uraemia			1										1
Cerebral hemorrhage				1									1
Chronic myocarditis	1												1
Hemichorea		1											1
Lobar pneumonia	1												1
Pneumonia					1								1
Tuberculous peritonitis		1											1
Pulmonary tuberculosis					1	2		1	1	1	1	2	9
Septic cholangitis							1						1
Suicide by burning											1		1
Executions	1									3			

Disease, 19; executions, 4.

## Executions During Sixty-fifth Fiscal Year Ended June 30, 1914.

No.	Name	Crime	Date of Execution
25729	Frank Bauerwearts	Murder	July 11, 1913
27114	Thomas Green	Murder	April 3, 1914
26366	Jerry Allen	Murder	April 10, 1914
26213	Lee Nam Chin	Murder	April 17, 1914

## CHAPLAIN'S REPORT.

SAN QUENTIN, October 8, 1914.

To the Honorable JAMES A. JOHNSTON,

Warden of State Prison at San Quentin, California.

SIR: I have the honor to submit herewith the report of the resident chaplain of the state prison at San Quentin, for the year ending June 30, 1914. Having been in my present position only a short time, this report will be made up from records found in the office when I entered it, and from observations made subsequent to the time included in the report.

The chaplain is appointed to superintend the work of the library and the educational and religious activities of the institution.

### THE LIBRARY.

The following tabulation covers only the year comprehended in this report and shows the progress and present status of the library equipment and service:

On hand June 30, 1914----- 7,084 books

On hand June 30, 1913----- 5,612 books

Gain during the year----- 1,472 books

The gains are distributed as follows:

	Purchase	Gift	Total
Fiction .....	82	704	786
Technical .....	21	294	315
Religious .....	0	76	76
Magazines .....	276	4	280
Miscellaneous .....	12	307	319
Total .....	391	1,385	1,776
Discarded during year .....			304
Gain .....			1,472

Total issue of books during the year 125,600; an average of 10,466 volumes per month. There are 1,375 inmates who are drawing books regularly, and about 50 employees also avail themselves of the privileges of the library.

The system of distribution of books has been changed, so that instead of the men coming to the library to receive their books over the counter as heretofore, the books are now delivered by the library attaches direct to the cells. This plan makes for greater efficiency and has resulted in a much wider circulation of the better grades of the literature of the department.



In addition to the donations of books noted in the figures of the report, there have been several large contributions of miscellaneous magazines to the library, which have been distributed among the men, particularly to those in the hospital, and we acknowledge here, our indebtedness to the donors. We believe that the library is one of the very important factors in making for good discipline, as well as for the culture and comfort of the inmates, and that it should be most liberally maintained. Besides the general library, there is a separate Catholic division, for the special use of those of that faith, but to which men of any creed have ready access. This report does not include record of that section and the wide service which it renders to the men.

#### THE EDUCATIONAL WORK.

Our day school has been obliged to suspend activities during the summer because of the construction and repair work going on upon the building in which our library and chapel are located. However, when last operating, it was being successfully conducted with 99 students enrolled. As the work of renovation is now practically complete, we are expecting soon to renew class sessions and are having frequent anxious inquiries from the men concerning same. The importance and value of the school work can not be too much emphasized. Three large rooms are now used for night school accommodating 89 men; one of these is for the colored race. Classes are well conducted and careful records are kept of the work done. There is a keen interest in this work and we continually have a waiting list of those who have applied and are eager to gain entrance to these rooms for the educational opportunities they afford. These men are taken care of as soon as vacancies in the rooms make it possible for them to be moved in.

The correspondence courses which have been placed at the service of our men by the University of California are being taken by over 25 per cent of the inmates of the institution. Too much praise can not be given to the present administration and the state university for the consummation of this plan, which places such unusual advantages within the reach of our people. There have been 342 enrollments in the academic, and 236 in the agricultural courses. Many of the students are doing most excellent work.

A club has been organized by the men taking agricultural courses, which meets every Saturday afternoon to hear lectures on practical subjects and for mutual benefit in class work. In the academic courses also, classes are conducted Saturday afternoons, and on four evenings of each week, to assist and supplement the university work of the students.

One of the professors of the university is present every week, to conduct class work; another every two weeks, and special lecturers come frequently to address the students upon matters of practical interest.

We recently issued from the printing department an Educational Bulletin announcing the educational opportunities presented to the inmates of the institution, a copy of which was placed before every man here. The result was an immediate response of numerous applications from the men for enrollments, and as a result, the membership of the classes will be greatly increased, and new classes will have to be organized to accommodate all who have applied.

The problem of finding right teachers here at times has been somewhat difficult, but by careful selection we have succeeded in getting men of training and experience who are doing excellent work.

#### MORAL AND RELIGIOUS INTERESTS.

Religious services are being conducted every Sunday morning at nine o'clock. These meetings are in charge alternately of the resident chaplain and the visiting chaplain, the Rev. Father Foley, or one of his assistants. The Salvation Army and the Theosophical Society have conducted meetings monthly, and the Rev. R. U. Evjenth preaches once a month in the Scandinavian tongue to those who are familiar with that language.

An hour every Sunday is devoted to the meeting of the San Quentin Christian Endeavor Society, the largest society of that organization in the state. Many workers have given helpful service, among whom should be mentioned Brigadier-General Wood, of the Salvation Army, Mr. A. G. Mueller, of the Christian Endeavor Society, and Dr. Geo. Hunter of the Los Angeles Bible Institute. The latter conducts a Bible study class for one hour every Saturday afternoon. Rabbi Martin A. Meyer and his representatives have faithfully ministered to the Jewish inmates of this institution. Mrs. Morton, representing the Christian Scientists, and some of the lady officers of the Salvation Army have visited the women's department and held meetings there. The resident chaplain also conducts a service there every two weeks.

In addition to the foregoing, a large number of religious workers have addressed the men, and illustrated lectures on subjects of travel and of physiology and hygiene have been given by various speakers at different times. These have been of great practical interest and benefit to the men.

Personally, I feel very much gratified at the response of the men to the challenge of their religious opportunity. Without pretense or hypocrisy, many of them are living earnest, sincere Christian lives. There is a spirit of very great appreciation on the part of many of the men for the opportunities accorded them; and the improved and improving moral conditions are a matter of common comment among them. There is a large attendance and most excellent attention at the religious services.

I have had assurance from a goodly number that they are fully determined to lead a better life and their daily conduct is demonstrating the sincerity of their assertion. In my personal interviews with the incoming prisoners, as each one passes through my hands, I earnestly seek to impart the truth and influence which will tend to turn life's trend for them in the right direction, and I am sure that my efforts have not all been in vain.

I wish, sir, to acknowledge my personal indebtedness to you for the fine consideration and gracious courtesy that you have shown me as I have sought to perform the work of this most important office. It is a pleasure, and an honor, to labor under a superior whose ideals are so high and worthy as those which you have persistently and consistently impressed upon me and desired that I should uphold in the work of my department.

I also record my grateful appreciation of the courteous and helpful spirit manifested by your officers, particularly the captain of the yard, S. L. Randolph.

Trusting that this department may continually show increased efficiency and helpfulness in the institution, this report is very respectfully submitted.

A. C. SHEPHERD,  
Chaplain and Educational Director.

## DENTIST'S REPORT.

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SAN QUENTIN, CAL., June 30, 1914.

Hon. J. A. JOHNSTON,

*Warden of the State Prison, San Quentin, California.*

SIR: I have the honor to submit herewith the annual report of the Dental Department, for the sixty-fifth fiscal year ending June 30, 1914.

As this is the first year of the existence of a dental department at a California penitentiary, the report is made as full as the conciseness requisite in an article of this character will permit.

This in order to make known the nature and extent of work being performed and to serve as a guide for future endeavors along this line.

For years past the dental care of the inmates has been provided for by a visiting dentist, who spent one half day per week at this institution.

The equipment provided consisted of a makeshift non-adjustable chair, cabinet, foot engine, a few instruments and a complete set of forceps. Dental work was performed in a corner of the operating room of the hospital. The treatment comprised crowns, bridges, dentures, fillings and extractions; regular fees were exacted from the inmates. In certain meritorious cases, the patient being indigent, work was performed at state expense. This was the condition existing at the time a resident dentist was engaged.

At the present time the dental department consists of a resident dentist and seven assistants chosen from the inmates, one anesthetist and record clerk, one operator, two chair assistants and three laboratory workers.

We are equipped as follows: One installation complete in every detail, representing the most modern and high class apparatus obtainable. Every possible facility for the accomplishment of rapid and efficient work and for the relief and mitigation of pain is provided. One second equipment, less complete:

A laboratory equipped with every machine and device necessary for the performance of any mechanical dental operation, in addition to which are many improvements designed and constructed at this institution.

### DEMAND FOR SERVICE.

There are at the present time 2,209 inmates at this institution; in the past six months 613 have entered; 360 released. The average monthly increase is therefore 41. Ninety-one per cent require attention.

For further details consult table appended.



## SERVICE RENDERED.

Every man who enters this institution receives a thorough dental examination. The condition of each individual tooth and the general condition of the oral cavity is recorded on charts provided for the purpose. Patients are treated in the order of their application for service. Two classes of work only take precedence over this regulation: First, emergency cases, and second, the men being released are given as much attention as possible in order to equip them for their struggle to make a new start.

Cement and amalgam fillings, dentures and clasps, extractions, local and general anesthetizations of all characters and treatments are rendered free of charge to the inmates. Gold and porcelain crowns and bridges, gold fillings, etc., are provided the prisoners at a charge only to cover the more expensive material. In certain cases, at the discretion of the warden, this work is allowed in the event the patient be indigent. The cases designated by the warden as being entitled to consideration for this work are:

*First*—Cases of extreme urgency.

*Second*—Cases of meritorious service.

*Third*—Cases of life prisoners.

*Fourth*—Cases of mutilation in the prison.

The extent of service rendered may be learned from the tabulated report appended.

## PROSPECTUS.

The dental department at the present is situated in temporary quarters, occupying a room 12 feet by 30 feet. Permanent quarters are nearing completion. They will provide three offices and one laboratory covering a space of  $21\frac{1}{2}$  feet by  $33\frac{1}{2}$  feet. The rooms are well lighted and ventilated and are modern and hygienic in every respect.

These quarters will permit the continuous operation of seven chairs and the laboratory will furnish room for six mechanical assistants to work. There are in the department at present, two expert laboratorians. These men train in assistants who work with them and who will take their places and continue the work when their time expires.

In conclusion, I wish to express my appreciation of the support and encouragement received from Warden J. A. Johnston. His personal interest and advice has made the conduct and development of this department a pleasure and rendered the present condition possible. Thanks is also due to the captain of the yard and other officials for their cooperation, and finally I want to express my gratitude for the help rendered by my assistants, who have labored diligently in the service of their fellows without thought or hope of compensation.

Respectfully submitted.

F. V. SIMONTON,  
Resident Dentist.

**RESUME OF WORK IN DENTAL DEPARTMENT FOR THE LAST SEVEN  
MONTHS OF FISCAL YEAR ENDING JUNE 30, 1914.**

	1913	1914						
	December	January	February	March	April	May	June	Total
Calls on dentist.....	611	526	576	620	803	642	1,079	4,857
Cases treated.....	281	345	321	467	594	554	702	3,264
Daily average calls.....	19	17	21	20	27	21	36	-----
Daily average cases treated.....	9	11	11	15	19	18	23	-----
Cement operations.....	18	73	62	147	169	109	115	693
Amalgam operations.....	36	27	66	43	60	58	56	346
Gold operations.....	8	4	6	9	7	8	4	46
Porcelain operations.....								
Crowns, gold.....		3	2	2	7	12	8	34
Crowns, porcelain.....							1	1
Bridges.....	4	2		5	8	7	3	29
Dentures.....	10	8	31	43	47	49	41	229
Devitalizations.....	33	45	32	40	42	32	34	258
Root canal operations.....	34	23	51	64	61	53	73	349
Treatments.....	70	71	159	144	279	305	257	1,285
Oral surgical operations.....	3	4	8	13	6	5	8	47
Extractions.....	47	85	77	156	121	106	128	720
New men examined.....			64			86	214	364
Scaled and cleaned.....			19	34	19	17	27	116

Previous to December, 1913, no records kept.

**Number and Nature of Cases on Hand.**

Bridges.....	48
Crowns, gold and porcelain.....	32
Dentures.....	76
Scale and clean.....	64
Treatments.....	225

## STATE PAROLE OFFICER'S REPORT.

SAN FRANCISCO, CAL., December 1, 1914.

*To the honorable, the State Board of Prison Directors.*

GENTLEMEN: I have the honor to report to your honorable board with regard to the success attained by the parole system. It has been a source of much gratification to me. We are receiving the hearty cooperation of employers of labor. Our list of employers includes the largest and most influential firms of the state. There is no distinction made between our men, who are compelled to disclose their identity, and the men who seek their employment on their own accord, and whose identity is a closed book.

With few exceptions, peace officers of the state are in hearty accord with our work, and lend every assistance possible in the handling of our men.

Assembly Bill No. 274, Chapter 584—"An act to add a new section to the Penal Code of the State of California, to be numbered six hundred fifty *a*, relating to exposure or threats of exposure of paroled or discharged prisoners"—passed during the 1913 session of the Legislature for the protection of paroled and discharged prisoners, has caused designing persons to be very cautious before disclosing the identity of any one who has been convicted of a felony and sent to the penitentiary.

Our method of determining the whereabouts of our men and of keeping in immediate touch with their employers, keeps us practically in daily touch with the conduct of the men, their environment, and daily life.

I have learned, in perusing the rules and requirements governing men on parole in many states in which parole systems are in vogue, that our rules, as promulgated by your honorable Board, are most complete in every detail, and cover minutely every point required to assist prisoners on parole to rehabilitate themselves as useful members of society.

With the gradual increase of prisoners on parole—355 in July, 1911, to 610 in July, 1914—I take pleasure in reporting that the expense in maintaining our department has not materially increased. We are prepared to handle a much larger volume of business with practically no additional expense. In July, 1914, 15.4 per cent of the prison population were on parole and serving their terms out of prison in this state.

The Legislature at its 1913 session appropriated \$35,000 for use by the State Board of Prison Directors in aiding paroled and discharged prisoners, and for defraying the expenses of the parole system. This sum became available for use in August, 1913, and the following statement shows in detail the expenditures made from this fund to July 1, 1914:

## DETAILED STATEMENT OF DISBURSEMENTS FROM PAROLE FUND FOR THE FISCAL YEAR ENDING JUNE 30, 1914.

	July, 1913	August, 1913	September, 1913	October, 1913	November, 1913	December, 1913	January, 1914	February, 1914	March, 1914	April, 1914	May, 1914	June, 1914	Totals
Administration expense:													
Salaries		\$550 02	\$525 00	\$243 35	\$775 00	\$575 00	\$475 00	\$475 00	\$475 00	\$475 00	\$475 00	\$540 17	\$5,483 54
Office expense		151 57	145 22	186 23	230 76	206 19	202 45	341 13	168 75	180 34	185 46	155 24	2,160 14
Traveling expense		74 30	173 10	209 25	43 20	317 65	111 65	51 85	155 35	16 21	157 73	68 83	1,429 12
Totals		\$575 69	\$843 32	\$445 83	\$808 93	\$1,028 84	\$759 10	\$867 98	\$799 10	\$771 55	\$818 19	\$764 24	\$9,072 80
Aid to paroled men:													
San Quentin—													
Clothing		\$20 00	\$3 00	\$19 00	\$10 75	\$1 25	\$5 00	\$8 55	\$1 50	\$3 00	\$10 00	\$3 00	\$85 65
Tools		57 70	8 25	18 90	27 50			3 00	20 45	9 50	25 00		170 30
Transportation			26 00	1 50	7 50	4 30	20 05	25 00	10 00	11 50	15 00	3 00	123 85
Board, lodging, etc.		14 75	8 10	38 35	28 75	21 25	14 95	29 00	42 25	47 35	16 00	17 50	278 25
Cash		55 00	55 00	10 00	7 50	50	20 00	15	10 00	15			103 30
Sundry		37 75	37 75		3 00		10 75	30	1 00	1 50	50	5 00	59 80
Totals		\$92 45	\$138 10	\$87 75	\$83 00	\$27 30	\$70 75	\$46 00	\$85 20	\$73 00	\$46 50	\$28 50	\$821 15
Folsom—													
Clothing					\$5 50	\$1 55	\$2 00	\$4 25	\$4 00	\$3 25	\$5 00		\$25 25
Tools			\$15 00										15 00
Transportation				\$9 00			5 00	11 50	5 00	5 00			35 50
Board, lodging, etc.			3 75	3 00	9 10	8 40	3 75	6 50	5 00	26 40	10 00	8 50	84 40
Cash			1 50		10 50	1 50							13 50
Sundry			19 85					75			50		21 10
Totals		\$40 10	\$40 10	\$12 00	\$25 10	\$11 15	\$10 75	\$23 60	\$14 00	\$34 65	\$15 50	\$8 50	\$194 75
Totals, both prisons		\$92 45	\$178 20	\$99 75	\$110 10	\$38 45	\$81 50	\$89 00	\$99 20	\$108 25	\$82 00	\$37 00	\$1,015 90
Total disbursements		\$468 14	\$1,021 52	\$1,045 58	\$1,009 06	\$1,137 29	\$870 60	\$956 98	\$898 30	\$779 80	\$900 19	\$891 24	\$10,088 70



All moneys expended in support of the parole system prior to August 1, 1913, will be found in the reports of San Quentin and Folsom prisons, disbursements having been made previous to that time from the funds of these institutions.

That the parole system is a great saving to the state financially, is evidenced by the following:

#### SAN QUENTIN PRISON.

Average gross cost per capita per annum in prison-----	\$120 81
373 prisoners on parole on November 1, 1914-----	45,062 13

#### FOLSOM STATE PRISON.

Average gross cost per capita per annum in prison-----	\$119 229
208 prisoners on parole on November 1, 1914-----	24,799 63
Total cost per annum for 581 prisoners on parole if confined in the state prisons-----	69,861 76
Total cost two years for 581 prisoners with present average_	139,723 52
Appropriation allowed -----	35,000.00
Saving to state, two years-----	104,723 52

We take extreme pride in calling your attention to the fact that we have kept within the appropriation allowed this department, and expect to have a balance from same to be returned to the state treasury at the termination of the present fiscal year. We desire to thank the State Board of Control for its invaluable assistance to us in the systematizing of the accounting of this department.

Respectfully submitted.

ED H. WHYTE,  
State Parole Officer and State Agent.

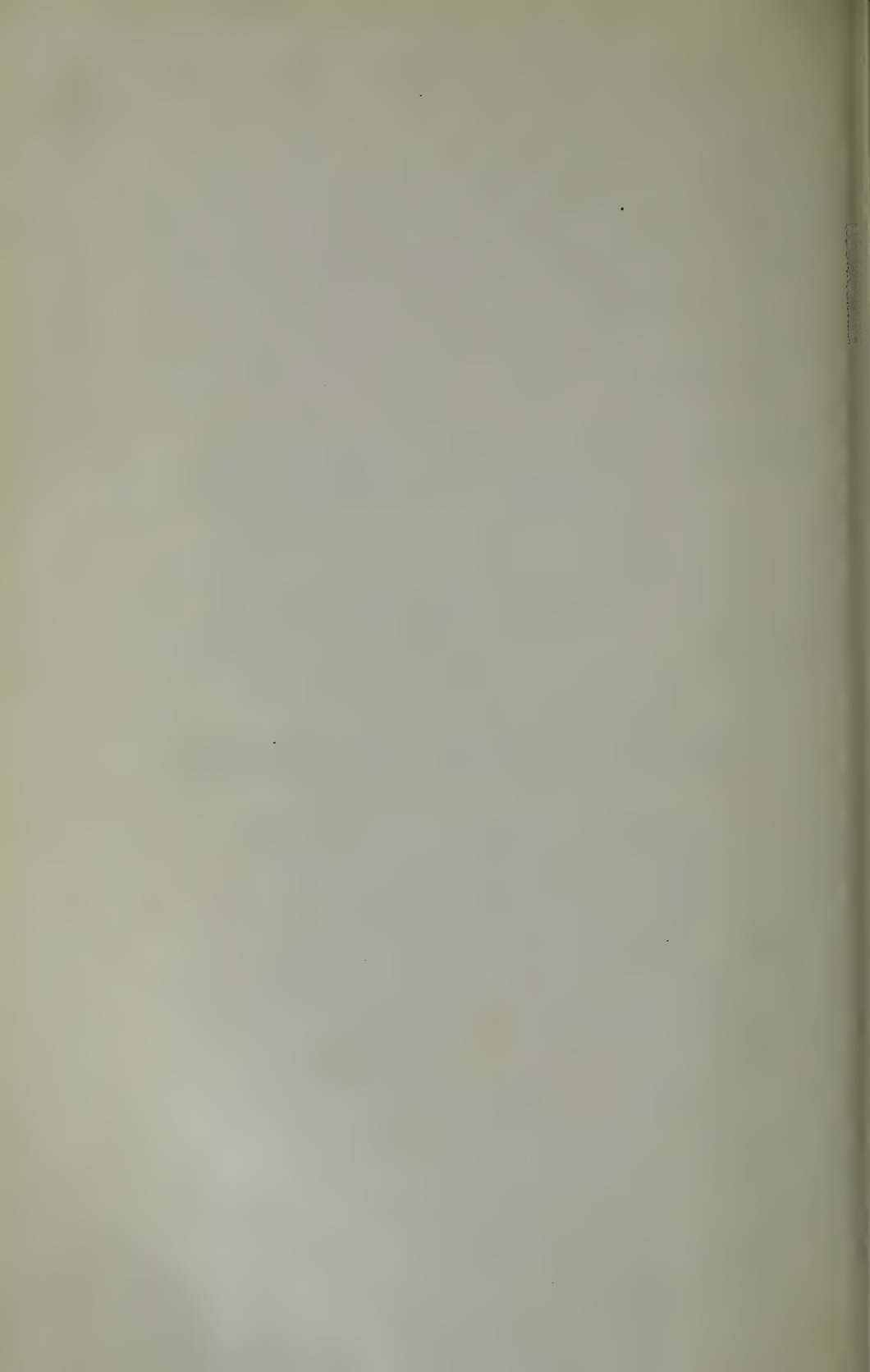
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Biennial Report

OF THE

State Prison at Folsom

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## WARDEN'S REPORT.

STATE PRISON AT FOLSOM, December 20, 1914.

*To the honorable, the State Board of Prison Directors.*

GENTLEMEN: The accompanying reports of the various heads of departments of Folsom State Prison for the sixty-fourth and sixty-fifth fiscal years ending June 30, 1914, together with the following statement dealing with present conditions at this institution and recommendations for further improvements, etc., are respectfully submitted for your consideration:

## POPULATION.

Our constantly increasing prison population reached the daily average of 1134.32 for the two fiscal years, being a gain of 44.25 over the two preceding years. On March 17, 1914, 1199 men—the largest number in the history of the prison—were confined here.

## DISCIPLINE.

Taking the prison body as a whole, the discipline maintained here has been excellent. Only occasionally do we find it necessary to take issue with an inmate because of wilful infraction of the prison rules; aside from a threatened outbreak among a number of offenders placed in solitary confinement early in the spring of 1914, there has been no serious disturbance of any nature whatsoever among the inmates. This is quite encouraging in view of the fact that corporal punishment has been abolished absolutely—a step at one time considered quite impossible. Cells formerly reserved for offenders undergoing punishment are now occupied by prisoners in good standing. Fewer prisoners were confined in solitary (the most severe measure now resorted to at Folsom Prison) during the last twelve months of the biennial period than during any similar period in the history of the prison.

## HEALTH.

In spite of the over-crowding of cells, necessitated by the ever-growing prison population, the general health of our inmates has been excellent. While our average daily population for the past two years has been well over the eleven hundred mark, only twenty-four deaths resulting from sickness and senility occurred during that time. We attribute the general good health of prisoners confined here to wholesome food, improved sanitary conditions and the efficiency of our medical staff.



## VENTILATION.

A system of ventilation, recently installed, is one of the most important improvements undertaken at the prison in recent years. A six-inch cylindrical duct, leading from an exhaust grill with which each of the three hundred and seventy-three cells is provided, connects with a main over each tier. The mains, in turn, unite at the joining of the buildings, where an electrical fan exhausts into the outer atmosphere. To render this system entirely satisfactory, however, we found it necessary to drill fifty-six three quarter inch holes through each of the three eighth inch boiler plate doors, for the intake of pure air from the spacious corridors outside.

## IMPROVEMENTS INSIDE MAIN BUILDING.

A modern concrete lavatory, together with concrete wash and bath rooms, has been built inside the prison building; cells have been thoroughly renovated, balconies repaired and walls painted. Extensive improvements have been made in the large room reserved as sleeping quarters for elderly inmates and the prisoners whose terms are about to expire.

## MEDICAL.

We have been untiring in our efforts to provide the inmates with the best possible medical and dental attention. A salaried citizen physician carefully examines each arrival, passes upon each prisoner's fitness for work, conscientiously records such data as may be considered of importance, or, in the event of physical deficiency, recommends such treatment as may be necessary.

Our dispensary has undergone a complete remodeling, provision being made for a suitable operating room, consultation room and new lockers for medicines and medical supplies.

For the proper treatment of tubercular patients it is urgent that steps be taken toward the establishment of a special ward. Up to the present time we have been unable to segregate patients so afflicted as carefully as is desired.

The Dental Department, operated in connection with the Medical Department, is in charge of a salaried citizen dentist, who resides at the prison.

## NEW BATH HOUSE.

A new bath house, built of concrete, fills a long felt want. This model structure, situated alongside the chapel, is provided with swimming pool and showers; six bath tubs, for old and infirm inmates, have also been installed. In a room, properly separated from the foregoing, are six additional tubs, which, as a proper precaution, have been reserved for the use of persons afflicted with blood and skin diseases.

## PRISON SCHOOL.

The successful operation of our newly established prison school has been most gratifying. Arrangements have been made to enable prisoners so inclined to take up any of the elementary branches, and frequent donations of textbooks by sympathizers outside the prison have materially aided us in the carrying out of our educational program. An instructor from the University of California visits the school at regular intervals, overseeing the work accomplished and offering suggestions as to further improvements along this line. Feeling that illiteracy is in a large percentage of cases responsible for men's criminal careers, we propose placing within easy reach of such inmates as earnestly desire it, a training that will enable them to earn an honest living—an education neglected or denied them in their boyhood.

## LIBRARY.

On the shelves of our prison library we now have upward of thirty-four hundred volumes comprising wholesome fiction, poetry, biographies, textbooks, etc., to which all the inmates have access. In addition to the reading matter catalogued, we receive regularly over two hundred periodicals, which are distributed daily from cell to cell.

## NEW BUILDINGS COMPLETED.

In a new stone extension leading from the lieutenant's office, we have installed our photograph gallery, printing office, officers' and guards' barber shop, clothing room and Bertillon room. Suitable quarters for these departments have long been needed and the completion of the undertaking has greatly facilitated the better handling of the large amount of work attended to there.

Of minor importance are the following:

- Lower yard barber shop (concrete).
- Warehouse (frame).
- Commissary counting post (concrete).
- Counting post at back gate (concrete).
- Guard post (frame).

## NEW BUILDINGS IN COURSE OF CONSTRUCTION.

*New Cell Building.*—It affords us pleasure to report that work on the new cell building is now well under way. Work on the cells proper is practically complete, and a force of men is now engaged in rushing the construction of the outer wall as rapidly as rock can be quarried and cut. This building, when ready for occupancy, will accommodate five

hundred and twelve prisoners, one man to a cell. Each cell will be equipped with steam heat, running water and complete sewer connections.

#### PRISON WALL.

Every possible delay has been avoided in the building of the substantial stone wall that will ultimately enclose the prison buildings and the grounds immediately adjacent. Nearly one thousand lineal feet of work were added to the amount already reported.

#### GENERAL REPAIRS.

Our campaign of repairing, overhauling, rebuilding and remodeling has extended to practically every structure of any description on the prison grounds. All of the officers' and guards' residences have been repainted, papered and shingled; new hardwood floors have been laid at the officers' and guards' mess, and sleeping quarters for employees have been enlarged and renovated. Many of the offices have been remodeled and further improvements are now under way.

#### FARM AND STOCK DEPARTMENTS.

Each succeeding year it has become more apparent that the quarrying of rock as an expense reducing proposition must ultimately be abandoned and attention concentrated on some other industry. As we manufacture nothing for sale, the idea of *earning* money is out of the question. Situated as we are we can hope only to effect a *saving*, and the only feasible plan is suggested by the success that has attended our efforts in the farm and stock departments. During the past two years we have conclusively demonstrated the wisdom of devoting more time and attention to extending the scope of work in the raising of vegetables, fruit, hay, tobacco, broom corn, etc.

As a matter of experiment, we last year planted one and one half acres to tobacco. The crop gathered amounted to eleven hundred pounds and is of excellent quality.

We have succeeded in growing sufficient first grade broom corn for about one hundred dozen brooms.

The stock at the poultry ranch has been increased by about seven hundred chicks.

Seven yearlings and ten calves have been added to our dairy herd and modern ideas in care and feeding have been carried out in this department. A modern new dairy barn, of concrete, with silo adjoining, has been erected and affords accommodation for fifty milch cows. The dairy is fitted out with a new separator, churn and other equipment necessary to the proper handling and storing of dairy products. This building has been wired for electric lighting.

On our hog ranch—a seventeen acre tract set apart from the rest of the prison ranch—we have seventy-five hogs. Four concrete hog cots were built during the past year.

One hundred and forty acres of heretofore unused land have been cleared of brush and stone, cultivated and sown to barley and oats, making a total of two hundred and forty acres now under cultivation. During the past year practically all the hay required for the feeding of our live stock has been grown on the prison ranch.

All of the onions, cabbage, turnips, carrots, radishes, lettuce, squash, etc., consumed at the prison were grown here; the attempt to raise potatoes and beans, however, did not bring such satisfactory results.

One mile of roadway on the prison property has been graded and about three hundred feet graveled.

✓ Prison labor graded the county road bordering the farm, accomplishing at a cost of \$190.00 improvements that would have cost the county approximately five thousand dollars otherwise.

#### RECOMMENDATIONS.

In view of past successes in the farm and ranch departments, the small saving already shown by reason of the growing of vegetables, fruit, hay and grain, might be greatly augmented at a comparatively small cost to the state. Your attention is respectfully called to the good quality of the land, the large acreage afforded and the vast saving that through proper cultivation of the tract now lying idle might easily be effected. True, the entire ranch is more or less rolling; much of the land is dotted with unsightly boulders; timber and brush fit only for firewood cover still other patches, but the greater part of the unused soil could be converted into producing acres. The system of irrigation now in vogue is carried on by means of a series of ditches, requiring constant repair—a plan that has proved very unsatisfactory by reason of the unevenness of the land cultivated. It has long been our desire to inaugurate an improved method of bringing water to idle land and to the cultivated area that might be made to yield more abundantly. Properly irrigated, the land would produce double the crops now harvested. For the purpose of carrying out this plan at the earliest possible moment, we now have on hand about \$1,500 worth of four-inch and six-inch pipe, and an additional expenditure of \$3,000 would secure enough more to thoroughly irrigate all the tillable land. With needed improvements attended to, we could profitably employ one hundred and fifty or two hundred prisoners at raising garden truck, etc., for prison consumption, or for shipment to other state institutions.

Brooder, incubator and chicken houses and considerable additional wire fencing are required at the poultry ranch, where we would like to extend the scope of work undertaken.



A new stable, to replace the unsightly frame structure now in use, should be erected; a feed barn, for which we already have some material on hand, is needed at the dairy ranch.

#### APPROPRIATIONS REQUESTED.

It is urgent that the following appropriations be asked of the State Legislature to carry on the work during the sixty-sixth and sixty-seventh fiscal years:

New bake ovens-----	\$5,000 00
Live stock -----	4,500 00
Farm buildings -----	1,500 00
Refrigerating plants -----	6,000 00
Repairs and improvements -----	20,000 00
Reconstruction of electrical equipment of power house-----	31,000 00
Expenses of changing from coal to oil burners-----	2,000 00
Horse barn and storage sheds-----	12,000 00
Furnishing and decorating warden's new residence-----	4,000 00

#### GENERAL APPROPRIATIONS.

Support -----	305,000 00
Salaries -----	208,000 00
Printing -----	2,000 00

#### CONCLUSION.

For the hearty cooperation of the officers and guards of Folsom Prison, who have rendered such faithful service in furthering our plans for the inmates' care and the economical management of the affairs of the prison, much credit is due. To the members of the State Board of Prison Directors we are indebted for the success that has attended our efforts in the general improvement manifested; the Board's policy of fair and humane treatment of men under confinement can not be too highly commended. The prison administration and inmates alike owe a debt of gratitude to Professor M. J. Jacobs, of the University of California, for the gratuitous aid resulting from his frequent visits to our school. Greatly appreciated assistance has been rendered by Doctors George A. Briggs, C. B. Jones, June Harris and Robert G. Pearson, of Sacramento, who, at considerable expense to themselves, visit the prison from time to time, donating their skilled services whenever required.

It is our hope to further gain your favor and receive your continued cooperation.

Respectfully,

J. J. SMITH, Warden.

## CLERK'S REPORT.

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OFFICE OF THE CLERK,

REPRESENTA, CALIFORNIA, February 4, 1915.

*To the honorable State Board of Prison Directors.*

GENTLEMEN: I am submitting, in the following pages, the financial report of the California State Prison at Folsom for the sixty-fourth and sixty-fifth fiscal years. This report embodies:

*Schedule A.*—Cash receipts and disbursements for the sixty-fourth fiscal year, showing general classification of the sources of income and the purposes of expenditure.

*Schedule B.*—Same as the foregoing for the sixty-fifth fiscal year.

*Schedule C.*—A comparative exhibit of the gross and per capita cost of maintenance; of salaries; and of the aggregate for the entire life of institution, under the different wardens, and brought down to the close of the sixty-fifth fiscal year.

*Exhibit A.*—An exhibit for the sixty-fourth and sixty-fifth fiscal years of the cost of operating the ranch and the benefit to the state from such operation, based upon values placed upon each and every kind of product as determined by your board. There is also submitted an addenda showing the production in detail.

*Exhibit B.*—An exhibit for the sixty-fourth and sixty-fifth fiscal years of the cost of operating the quarry, the income derived from the sale of products, and the loss to the state from such operation.

Your attention is directed to the brevity of the report. From the system of accounts in vogue, a reliable analysis of the figures in greater detail could not be secured. It is to be expected, however, that the next biennial report to be submitted will be susceptible of greater elaboration, because of the system of accounts prescribed and installed by the State Board of Control, with the beginning of the sixty-fourth fiscal year.

Respectfully submitted.

J. S. JACOBS,

Clerk State Board of Directors.

## SCHEDULE

## Statement of Cash Receipts and Disbursements

Source	July, 1912	August, 1912	Sept., 1912	October, 1912
<b>RECEIPTS.</b>				
From State Treasurer.....				
Appropriation support, sixty-third fiscal year.....		\$7,677 63	\$37 50	
Appropriation support, sixty-fourth fiscal year.....			8,611 20	\$17,248 39
Appropriation salaries, sixty-third fiscal year.....	\$6,777 98			
Appropriation salaries, sixty-fourth fiscal year.....		6,346 67	7,058 34	6,699 30
Prison fund.....	248 25	713 95	436 30	763 40
Totals.....	\$7,026 23	\$14,738 25	\$16,143 34	\$24,711 09
From sundry persons—sales.....				
Decomposed granite.....	\$52 50		\$45 50	\$17 50
Rubble.....	117 51		327 58	177 43
Commissary stores.....	290 40	\$375 51	380 66	392 29
Totals.....	\$460 41	\$375 51	\$753 74	\$587 21
From sundry services rendered.....				
Switching and railroad service.....	\$22 00	\$77 51	\$7 00	\$127 29
Prison services to officers and guards.....	389 55	428 58	408 16	472 87
Totals.....	\$411 55	\$506 09	\$415 16	\$600 16
Sales of prison by-products (hides, junk, etc.).....	\$70 77		\$3 00	\$12 10
Rock crusher sales.....		\$16 02	\$31 52	\$67 30
Total receipts.....				
Balance on hand July 1, 1912.....				
Total receipts and balance.....				
<b>DISBURSEMENTS.</b>				
Appropriated moneys.....				
Support, sixty-third fiscal year, for supplies, etc.....		\$7,677 63	\$37 50	
Support, sixty-fourth fiscal year, for supplies, etc.....			8,611 20	\$16,998 39
Salaries, sixty-third fiscal year.....	\$7,026 23			
Salaries, sixty-fourth fiscal year.....		7,002 58	7,265 34	7,201 05
Totals.....	\$7,026 23	\$14,680 21	\$15,914 04	\$24,199 44
Prison fund.....				
From State Treasurer to liquidate obligations for supplies purchased in the sixty-third fiscal year.....		\$55 20		
From State Treasurer to liquidate obligations for supplies purchased in the sixty-fourth fiscal year.....			\$220 30	\$361 65
Paid in cash at prison.....				
Paid in cash—Legal allowance and transportation of paroled and discharged prisoners.....	\$181 70	\$235 80	255 80	120 10
Totals.....	\$181 70	\$291 00	\$485 10	\$490 75
Remittances to State Treasurer.....				
Collections (credited to prison fund).....	\$1,182 00	\$706 93	\$642 72	\$1,071 32
Support, moneys claimed in error.....			3 00	
Salaries, moneys claimed in error.....		2 84		
Totals.....	\$1,182 00	\$709 77	\$645 72	\$1,071 32
Total disbursements.....				
Balance, June 30, 1913.....				
Total disbursements and balance.....				

## A.

for the Sixty-fourth Fiscal Year, 1912-1913.

November, 1912	December, 1912	January, 1913	February, 1913	March, 1913	April, 1913	May, 1913	June, 1913	Totals	Total Receipts
									\$194,355 92
								\$7,715 13	
\$8,466 19		\$8,342 42	\$8,308 45	\$8,361 38	\$8,764 37	\$16,223 80	\$10,818 83	95,145 03	
								6,777 98	
6,693 59	\$6,651 92	6,798 31	6,642 59	6,716 51	6,456 59	6,938 16	6,567 65	73,569 63	
2,890 57	659 50	1,856 98	549 25	808 60	849 95	541 70	829 70	11,148 15	
\$18,050 35	\$7,311 42	\$16,997 71	\$15,500 29	\$15,883 49	\$16,070 91	\$23,703 66	\$18,216 18		
									6,705 12
\$17 50	\$14 00	\$10 50	\$38 50		\$45 50	\$20 50		\$262 00	
82 79	171 24	17 92	175 71	\$208 29	713 64	126 70	\$309 29	2,428 10	
362 39	304 02	369 81	386 51	274 18	295 82	288 18	300 26	4,015 02	
\$462 68	\$489 26	\$398 23	\$600 72	\$482 47	\$1,054 96	\$430 38	\$609 55		
									5,576 93
\$84 66	\$13 34	\$7 25	\$24 00		\$31 98	\$100 97	\$58 42	\$554 42	
396 54	457 68	422 76	376 58	\$467 66	410 38	369 58	422 17	5,022 51	
\$481 20	\$471 02	\$430 01	\$400 58	\$467 66	\$442 36	\$470 55	\$480 59		
					\$17 84	\$11 25	\$769 40		884 36
\$24 90		\$21 91	\$7 10	\$60 80	7 55				238 00
									\$207,760 33
									1,363 70
									\$209,124 03
									\$188,916 33
								\$7,715 13	
\$100 00	\$8,366 19	\$8,342 42	\$8,308 45	\$8,361 38	\$8,328 90	\$14,759 27	\$11,068 73	95,244 93	
								7,026 23	
7,183 34	7,311 42	7,330 56	7,180 34	7,259 01	6,991 09	7,074 66	7,130 65	78,930 04	
\$7,283 34	\$15,677 61	\$15,672 98	\$15,488 79	\$15,620 39	\$15,319 99	\$21,833 93	\$18,199 38		
									8,013 75
								\$55 20	
\$238 25	\$2,162 57	\$1,284 73	\$60 50	\$266 90	\$318 55	\$280 65	\$168 85	\$5,371 95	
					14 40			14 40	
281 10	213 75	229 25	221 95	174 35	158 90	256 70	233 80	2,572 20	
\$519 35	\$2,376 32	\$1,513 98	\$282 45	\$441 25	\$491 85	\$537 35	\$402 65		
									10,339 31
\$984 67	\$741 13	\$745 93	\$628 20	\$845 55	\$852 03	\$1,266 01	\$666 98	\$10,333 47	
								3 00	
								2 84	
\$984 67	\$741 13	\$745 93	\$628 20	\$845 55	\$852 03	\$1,266 01	\$666 98		
									\$207,269 39
									1,854 64
									\$209,124 03



## SCHEDULE

## Statement of Cash Receipts and Disbursements

Source	July, 1913	August, 1913	Sept., 1913	October, 1913
<b>RECEIPTS.</b>				
From State Treasurer				
Appropriation support, sixty-fourth fiscal year		\$10,865 96		
Appropriation support, sixty-fifth fiscal year			\$10,465 76	\$10,164 10
Appropriation salaries, sixty-fourth fiscal year	\$6,253 75			
Appropriation salaries, sixty-fifth fiscal year		6,807 97	7,239 58	7,106 25
Special appropriation—live stock				213 80
Special appropriation—repairs and improvements				
Prison fund	1,145 50	2,191 23	662 05	1,398 15
Totals	\$7,399 25	\$19,895 16	\$18,367 39	\$18,792 30
From sundry persons—account sales				
Decomposed granite		\$7 00	\$3 50	\$7 00
Rubble and other rock	\$22 61	387 72	91 49	129 18
Commissary stores	278 38	380 20	253 27	325 25
Totals	\$300 99	\$724 92	\$348 26	\$521 43
From sundry services rendered				
Switching and other railroad service		\$51 58	\$16 94	\$23 74
Prison services to officers and guards	\$352 00	348 01	550 94	409 16
Miscellaneous sources	20 00	84 24	5 00	20 00
Totals	\$372 00	\$483 83	\$572 88	\$452 90
Total receipts				
Balance, July 1, 1913				
Total receipts and balance				
<b>DISBURSEMENTS.</b>				
Appropriated moneys				
Supplies purchased, sixty-fourth fiscal year		\$10,865 96		
Supplies purchased, sixty-fifth fiscal year			\$10,215 78	\$9,958 61
Salaries due against sixty-fourth fiscal year	\$7,384 25			
Salaries due against sixty-fifth fiscal year		6,807 97	7,239 58	7,106 25
Purchases for repairs and improvements				213 80
Purchases of live stock				
Totals	\$7,384 25	\$17,673 93	\$17,455 34	\$17,278 66
Prison fund				
From State Treasurer to liquidate obligations for supplies purchased in sixty-fourth fiscal year		\$1,606 23		
From State Treasurer to liquidate obligations for supplies purchased in sixty-fifth fiscal year			\$126 55	\$757 65
To State Treasurer to liquidate claims for salaries, sixty-fifth fiscal year		585 00	585 50	550 50
Paid in cash at prison—collections from officers and guards for personal telephone calls	\$1 60		20	40
Legal allowance and transportation of paroled and discharged prisoners	242 90	275 45	147 25	162 70
Totals	\$244 50	\$246 68	\$809 50	\$1,471 25
Remittances to State Treasurer				
Collections—credited to prison fund	\$1,611 74	\$410 94	\$1,061 50	\$758 24
Excess claimed against salaries				
Totals	\$1,611 74	\$410 94	\$1,061 50	\$758 24
Total disbursements				
Balance, June 30, 1914				
Total disbursements and balance				
Balance—				
Excess claimed from salaries not remitted				\$0 50
Excess claimed from support not remitted				7 50
Collections for June, 1914, not remitted				659 37



## SCHEDULE C.

Statement of Maintenance and Salary Expenditure from July 1, 1889, to July 1, 1914. Tabulated from Cash Expenditures.

Warden	Fiscal years	Average population	Total maintenance	Per capita maintenance	Salaries	Per capita salaries	Total per capita per annum
Charles Aull	1889-1890	623	\$75,491.84	\$121.17	\$40,577.94	\$65.13	\$186.30
Charles Aull	1890-1891	678.66	76,049.94	112.05	42,701.64	62.92	174.97
Charles Aull	1891-1892	695.08	76,557.91	110.14	42,501.92	61.15	171.29
Charles Aull	1892-1893	700.08	85,540.37	120.65	45,891.90	64.63	185.28
Charles Aull	1893-1894	680.58	65,089.66	95.70	47,591.00	68.93	164.63
Charles Aull	1894-1895	701.63	74,440.67	106.10	47,523.60	60.63	154.03
Charles Aull	1895-1896	880.42	71,467.08	80.25	48,899.75	54.92	135.18
Charles Aull	1896-1897	900.63	70,119.89	77.85	39,718.44	55.20	133.06
Charles Aull	1897-1898	907.70	72,812.73	80.22	50,061.17	55.81	136.03
Charles Aull	1898-1899	890.42	76,253.04	85.64	50,035.15	56.19	132.42
Charles Aull	1899, to Dec. 1, 1899	848.24	32,883.42	38.18	19,739.17	23.28	\$61.46
Charles Aull	Dec. 1, 1899, to July 1, 1900	840.28	40,459.95	48.20	27,628.40	32.87	81.07
Thos. Wilkinson	1900-1901	769.53	69,700.64	90.64	47,697.04	61.86	162.42
Thos. Wilkinson	1901-1902	765.75	64,136.70	83.75	47,475.78	62.00	145.75
Thos. Wilkinson	1902-1903	783.19	77,252.56	98.64	47,485.31	60.63	159.27
Thos. Wilkinson	1903, to Dec. 1, 1903	781.58	31,874.78	40.79	21,862.45	28.06	68.87
Thos. Wilkinson	Dec. 1, 1903, to July 1, 1904	830.46	51,457.22	61.27	29,407.96	35.03	96.30
Archibald Yell	1904-1905	996.84	102,775.14	103.10	53,448.70	53.61	156.71
Archibald Yell	1905-1906	1,073.16	95,414.84	87.97	66,921.65	62.35	150.32
Archibald Yell	1906-1907	1,024.19	95,184.92	92.94	72,212.57	71.48	164.42
Archibald Yell	1907, to Feb. 15, 1908	984.12	66,531.74	67.61	49,963.96	50.77	118.38
Archibald Yell	Feb. 15, 1908, to July 1, 1908	1,007.65	44,014.02	44.28	25,188.82	24.99	69.27
W. H. Reilly	1908-1909	1,014.43	110,651.04	109.07	73,680.66	72.64	181.71
W. H. Reilly	1909-1910	1,020.73	115,005.95	112.67	74,787.55	73.36	186.93
W. H. Reilly	1910-1911	1,028.66	115,319.80	112.10	76,487.81	74.35	186.45
W. H. Reilly	1911, to May 31, 1912	1,153.35	116,186.68	100.73	74,075.85	64.22	164.95
W. H. Reilly	June 1, 1912, to July 1, 1912	1,157.53	10,562.37	91.57	7,777.98	5.87	15.02
J. A. Johnston	1912-1913	1,119.83	118,000.04	105.40	85,956.27	76.78	182.18
J. A. Johnston	July 1, 1913, to Nov. 15, 1913	1,124.46	34,968.75	31.10	38,127.71	33.90	65.00
J. A. Johnston	Nov. 15, 1913, to July 1, 1914	1,169.44	93,145.35	78.13	57,112.89	48.96	127.09

## EXHIBIT A.

## Comparative Statement of Farm Operations for the Sixty-fourth and Sixty-fifth Fiscal Years.

	Sixty-fourth year	Sixty-fifth year
Value of production-----	\$10,002 38	\$9,555 20
Deduct cost -----	7,493 98	8,623 62
Supplies, etc. -----	\$4,013 98	\$5,145 62
Salary and board of farmer-----	1,320 00	1,320 00
Salary and board of guards (2)-----	2,160 00	2,160 00
Net productive value over cost to the prison -----	\$2,508 40	\$929 58

Figures do not comprehend the maintenance cost of prisoners working the ranch.



## REPORT OF FARM PRODUCTIONS FOR THE SIXTY-FOURTH AND SIXTY-FIFTH FISCAL YEARS.

	Sixty-fourth year June 30, 1912-July 1, 1913		Sixty-fifth year July 1, 1913-June 30, 1914	
	Quantity	Value	Quantity	Value
Asparagus, pounds	7½	\$0 75		
Artichokes, dozen	7	35	47	\$2 35
Beans, string, pounds	8,257	165 14	6,522	130 44
Beef, pounds	1,635	154 52	3,629	444 55
Beets, pounds	9,063	90 63	2,570	25 70
Blackberries, pounds	3,590	179 50	4,405	220 25
Carrots, pounds	16,698	166 98	11,554	115 54
Cabbage, pounds	1,716	34 32	1,437	28 74
Cauliflower, pounds	520	10 40	166	3 32
Celery, bunches	1,139	56 95	317	15 85
Chickens, each	153	76 50	230	115 00
Corn, green, dozen	1,741½	87 08	305	30 50
Cucumbers, dozen	365	18 27	799½	79 95
Dewberries, pounds	177	8 85		
Ducks, each	50	25 00	191	95 50
Eggs, dozen	1,889	491 14	1,920½	556 85
Figs, pounds	1,080	21 00	2,095	41 90
Grapes, pounds	11,630	58 15	10,663	53 32
Garlic, pounds	5½	28	69½	3 48
Hay, tons	206	2,266 00	135	1,485 00
Huckleberries, pounds	35	1 75		
Lettuce, dozen	854½	42 73	998	99 80
Loganberries, pounds	448	22 40	458	22 90
Milk, gallons	15,989	3,193 80	11,742½	2,348 50
Mint, bunches	1	06	21	1 05
Muskmelons, dozen	33 11/12	20 35	117	70 25
Oranges, dozen	295	29 50	406	40 60
Oyster plant, pounds	17	17	518	5 18
Onions, green, dozen	2,697	134 85	3,689	184 45
Onions, dry, pounds	3,766	64 03	4,006	57 29
Parsley, bunches	211	10 55	853	42 65
Parsnips, pounds	261	2 61	1,291	12 91
Peaches, pounds	1,230	18 46	1,327	19 91
Pears, pounds	1 220	18 30		
Peas, green, pounds	899	17 98	231	4 02
Plums, pounds	190	2 85	30	45
Pork, pounds	17,582	1,406 56	15,285	1,222 85
Peppers, pounds	497	9 94	1,605½	32 11
Potatoes, pounds	529	6 93	1,686	22 09
Pumpkins, pounds	1,278	19 19	790	11 85
Quinces, pounds	35	53		
Radishes, dozen	1,748	87 40	2,145½	107 28
Raspberries, pounds	26	1 30	2	10
Rhubarb, pounds	354	7 08	751	15 02
Spinach, pounds	1,298	12 93	380	3 80
Squash, pounds	1,129	16 95	2,458½	36 87
Strawberries, pounds	43	2 15		
Tomatoes, pounds	82,822	414 11	70,215	351 08
Turkeys, each	25	62 50	31	77 50
Turnips, pounds	46,067	460 67	16,571	165 71
Watermelons, each	26	1 30	130	6 50
Egg plant, pounds			1,546½	77 33
Beans, lima, pounds			30	60
Beans, butter, pounds			15	30
Geese, each			19	9 50
Horseradish, pounds			80	8 00
Alfalfa, tons			37	296 00
Pink beans, pounds			164	5 64
Butter, pounds			1,105½	342 71
Veal, pounds			576	70 56
Wood, cords			65	325 00
Apricots, pounds			160	8 00
Totals		\$10,002 38		\$8,070 20

## EXHIBIT B.

## Comparative Statement of Operating Cost and Income Quarry, Sixty-fourth and Sixty-fifth Fiscal Years.

	Sixty-fourth year		Sixty-fifth year	
Gross receipts from disposed products.....		\$3,418 01		\$2,773 81
From sale to outside persons.....	\$2,642 98		\$1,999 21	
From credits by material, etc., furnished other departments .....	775 03		774 60	
Deduct cost of operation.....		928 16		1,794 52
Being gross excess of receipts over cost		\$2,489 85		\$979 29
Deduct cost of salaries and board of three guards and one quarryman.....		4,020 00		4,320 00
Net deficit .....		\$1,530 15		\$3,340 71

The above figures do not include maintenance cost of prisoners employed in the quarry.

## PHYSICIAN'S REPORT.

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STATE PRISON AT FOLSOM, December 31, 1914.

*Hon. J. J. SMITH, Warden.*

DEAR SIR: I herewith transmit report of prisoners treated by the Resident Physician of this prison for the two fiscal years ending June 30, 1914, showing office visits and cases treated in the hospital, number of those excused from daily labor on account of illness, and the mortality list.

Respectfully,

D. A. FRASER, M. D.,  
Resident Physician.

TABLE No. 1.

Deaths—July 1, 1913, to June 30, 1914.

Date	Number and name	Age	Cause of death
1913—July 7	7841—Legay, V. ....	41 years	Acute paranchymatous.
July 8	6829—Curtis, Henry .....	73 years	General paralysis.
July 11	6791—Oppenheimer, J. ....	40 years	Legal execution.
July 30	8476—Wagner, Gus .....	28 years	Intussusception.
Aug. 15	7060—Irwin, Chas. ....	86 years	Senility.
Sept. 14	7228—Comanche, Geo. ....	52 years	Pulmonary tuberculosis.
Oct. 7	6280—Salazar, Jose .....	60 years	General paralysis.
Oct. 9	6022—Deem, Geo. ....	57 years	Pneumonia.
Oct. 26	8015—Hayward, Robt.* .....	26 years	Pulmonary tuberculosis.
Nov. 13	7988—McKinna, Wm. ....	45 years	Cancer of intestines.
1914—Jan. 13	8478—Vallez, Manuel .....	25 years	Pulmonary tuberculosis.
Feb. 14	8848—Seratta, P. ....	24 years	Pulmonary tuberculosis.
Apr. 4	8432—Hair, N. C. ....	17 years	Gunshot wounds.
Apr. 4	8471—Lucirica, J. ....	28 years	Gunshot wounds.
Apr. 4	8706—Blade, R. ....	19 years	Gunshot wounds.
Apr. 4	8956—Siprell, E. W. ....	21 years	Gunshot wounds.
May 4	8673—Lopez, Juan C. ....	42 years	Pulmonary tuberculosis.
May 8	8202—Alonzo, R. ....	38 years	Accidentally drowned.

Total number of deaths, 18.

\*Negro.

TABLE No. 2.

Deaths—July 1, 1912, to June 30, 1913.

Date	Number and name	Age	Cause of death
1912—Aug. 14	6811—B. Cisneros .....	32 years	Pulmonary tuberculosis.
Aug. 17	6751—Richard Reed .....	59 years	Pulmonary tuberculosis.
Oct. 9	7959—E. H. Weitzel .....	39 years	Death by drowning.
Nov. 1	7642—Jos. Strum .....	64 years	Cerebral hemorrhage.
Nov. 9	7607—Henry Smith .....	43 years	Lues.
Dec. 6	8305—Edward Delhantie* .....	26 years	Strangulation—legal execution.
Dec. 9	7359—W. D. Miller .....	41 years	Lues.
1913—Feb. 7	8086—Gus Borries .....	57 years	Pulmonary tuberculosis.
Mar. 24	7949—Wm. Ditton .....	63 years	Fatty degeneration of heart.
Mar. 28	1070—Wm. Howard .....	63 years	Chronic parenchymatous; nephritis.
Apr. 21	5830—F. Ortiz .....	30 years	Miliary tuberculosis.
June 6	7135—Jose Morris .....	32 years	Gastric ulcer.
June 13	6407—W. H. Hamilton .....	76 years	Pulmonary tuberculosis.
June 28	7309—F. Yoshimizu† .....	32 years	Peritonitis.

Total number of deaths, 14.

\*Negro; †Japanese.



TABLE NO. 3.  
Medical Department—State Prison at Folsom. Diseases Treated July 1, 1912, to June 30, 1913.

	1912												Total
	July	August	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	
Medical—													
Asthma	7	5	5	3	5	3	4	6	2	2	3	5	50
Biliousness	408	445	319	385	425	123	127	217	145	40	97	103	2,885
Brontitis					10	35	16	15	21	2	6	2	119
Catarrh, nasal	98	160	41	87	215	86	74	108	111	140	167	130	1,469
Constipation	391	375	214	175	145	120	197	217	147	120	142	133	2,379
Conjunctivitis	55	45	22	35	15	40	19	37	24	22	34	42	390
Copialagia	93	94	91	101	125	90	97	102	116	87	94	102	1,192
Diarrhea	162	55	58	72	45	62	53	67	84	56	61	42	817
Gonorrhea		9	5			1	1	2	1			1	20
Indigestion	183	59	43			69	74	97	104	37	49	103	818
Malaria	162	78	47	4	4	10	3	2	1	6	5	4	326
Neuralgia	18	10	8			27	7	23	34	26	14	21	218
Oralgia	57	60	44			66	80	47	40	21	47	36	559
Otolalgia	31	22	25	39	32	29	20	22	32	27	33	19	341
Pneumonia				1		1							2
Rheumatism	77	46	41	82	84	77	61	30	57	63	52	47	717
Skin disease	65	60	31	53	48	31	37	21	27	65	57	36	531
Syphilis	90	90	90	90	90	80	87	82	60	60	60	60	949
Tuberculosis	75	70	70	65	65	80	72	74	78	78	72	70	869
Unclassified	65	57	23	78	44	30	47	54	32	30	35	23	518
Totals	2,037	1,740	1,177	1,280	1,447	1,076	1,083	1,228	1,108	908	1,017	988	15,059
Surgical—													
Amputations			2			1			1		1		4
Dislocations													2
Fractures								1					2
Boils	8	15	5	19	7	8	4	3	12	6	8	11	106
Removal of foreign bodies	22	14	23	19	11	6	16	27	22	21	17	26	224
Appendicitis									1			1	3
Contused wounds	51	65	48	61	72	60	71	43	23	26	17	37	574
Teeth extractions	27	20	17	15	12	14	16	10	24	19	26	33	283
Incised wounds	69	104	94	56	45	67	43	54	63	47	41	37	720
Hemorrhoids	35	21	11	21	14	12	23	17	24	15	17	10	220





[illegible]



## RESIDENT DENTIST'S REPORT.

STATE PRISON AT FOLSOM, December 20, 1914.

*Hon. J. J. SMITH, Warden.*

DEAR SIR: I have the honor to hand you herewith a report, by month, of work attended to in the Dental Department, from the date of my appointment as Resident Dentist (September 25, 1913) to the end of the sixty-fifth fiscal year.

	1913			1914						
	September and Oct.	November	December	January	February	March	April	May	June	
Treatments	79	71	93	86	48	74	80	92	62	
Extractions	90	54	62	114	58	25	76	52	40	
Amalgam fillings	20	18	15	19	9	24	18	16	24	
Cement fillings	27	19	4	7	2	7	1	6	6	
Sealing	19	5	14	16	1	10	8	2	1	
Crowns					11	2	7	2	2	
Artificial dentures		3	3			3	3	3	2	
Bridges			1		4	1	1	1	2	
Gold fillings				1	1		6		1	

## Summary.

Total number treatments.....	785
Total number extractions.....	571
Total number amalgam fillings.....	163
Total number cement fillings.....	79
Total number sealings.....	76
Total number crowns.....	24
Total number plates.....	17
Total number bridges.....	10
Total number gold fillings.....	9

To further increase the efficiency of the Dental Department, I would urge that arrangements be made for its removal from the present location. Such a step would not only relieve the present congested condition of the medical quarters, but would materially aid us in properly handling the great number of dental cases awaiting treatment.

A complete equipment of dental instruments is also required.

After being established in permanent prosthetic and operating rooms, work would be provided for a number of men in the line of making artificial dentures and in attending to the prosthetic side of dentistry. Furthermore, such a course would enable the dentist in charge to give more time at the chair, operating. The prisoners, profiting by the improved conditions, would be in a position to receive prosthetic dentistry.

As compared with the great amount of good that would result, the expense incurred would be nominal.

Respectfully submitted.

JOHN S. GEORGE,  
Resident Dentist.

## CHAPLAIN'S REPORT.

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STATE PRISON AT FOLSOM, December 27, 1914.

*To the Hon. J. J. SMITH,*

*Warden of the State Prison at Folsom.*

SIR: I beg to report as Visiting Chaplain of the State Prison at Folsom as follows:

The religious services are equally divided between the Roman Catholic Chaplain and myself—he holding services on the first and third and I on the second and fourth Sundays.

Under present conditions about one sixth of the boys attend services in the morning. In the afternoon we have a larger attendance.

Within the past two years the Chaplain has had Laymen of the Y. M. C. A. and the C. E. to address the boys on moral and religious topics.

Connected with the religious services of the prison is the V. P. L., which holds its meetings on the fifth Sunday in the month, when there is one.

The Chaplain has been successful in securing from the Bible Society bibles and testaments in both English and foreign languages, for the use of the boys. Booklets, leaflets, pamphlets, pastoral letters and religious literature in general have been sent to the prison in the Chaplain's care, to be distributed or placed in the library. In addition to these, one hundred and fifty bibles have been donated by the Christian Endeavorers, which are due to arrive early in January, 1915.

Besides preaching the Gospel and giving spiritual advice and consolation, the Chaplain has visited the sick and written scores of letters to judges, district attorneys, foreign consuls and parents, and has also secured positions for boys about to be paroled.

Unlike San Quentin, where there is a resident Chaplain who has charge of the educational department and supervision of the library, the Chaplain at Folsom Prison, not being resident, has not the oversight of either the studies or the library, and so can make no report on these departments.

I might say in passing that very few of the boys were members of any church or religious society before they came here. As might be expected there is some indifference in religious matters among the boys, due in measure to parental neglect in early training, and also to some extent to the injustices of life. Too much stress can not be placed on this last condition, which goes very far in souring men, making them pessimistic in matters social and religious.

The Chaplain works on the principle that every man has some good in him and that religion has a powerful uplifting influence, and that the Gospel which tamed and civilized our ancestors, the wild and savage tribes of Europe in ages gone by, has the same power today to change the human heart.

Both attendants at divine services and the Chaplain appreciate the repairs that have been made in the Chapel, and would be glad if steam radiators or hot water pipes might be added for the comfort of all concerned.

I can not conclude this report without expressing my gratitude to you for the many courtesies which you have extended to me from time to time, and for your earnest sympathy and cooperation in the work of the Chaplain.

I also wish to express my thanks to the State Clerk, Captain of the Guard, Turnkey, Lieutenant, Steward and other officials of the institution for the courtesies which I have received at their hands.

The painstaking and charitable work of my predecessor, the Reverend Harry Perks, deserves honorable mention.

Respectfully submitted.

JAMES T. MacGOVERN,  
Chaplain.

CAPTAIN OF THE GUARD'S REPORT.

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*Hon. J. J. SMITH, Warden.*

STATE PRISON AT FOLSOM,  
OFFICE OF CAPTAIN OF THE GUARD.

December 29, 1914.

DEAR SIR: I herewith render my biennial report for the past two years, to wit, beginning July 1, 1912, and ending June 30, 1914:

You will find hereto attached a tabulated statement of the labor report of all departments for each and every month. All assignments to labor have been carefully made to the best interests of the prison and its discipline.

The general conduct and discipline of the prisoners is very good, there are not many infractions of the rules, and the punishment record, in consequence, is quite light.

The Guard Line is in good condition, and the deportment and the attention of the men to their duties has been very good. In this connection, I would respectfully recommend that at least three more Guards be added to the Guard Line. There are many times when the Guard Line is in a crippled condition, owing to sickness, and Guards being off on their vacations; and with three more Guards the situation in such emergencies would be much relieved.

Very respectfully,

DAN CURRAN,  
Captain of the Guard.



## PRODUCTIVE LABOR FOR THE YEAR ENDING JUNE 30, 1913.

	1912						1913					
	July	August	Sept.	October	November	December	January	February	March	April	May	June
Captain's Department—												
Barbers	275	286	270	283	290	298	280	293	306	302	313	310
Clerks	262	261	240	249	235	250	248	247	217	210	217	210
Gate tenders	300	308	300	310	259	277	281	264	260	288	271	260
House servants	274	273	270	277	250	300	337	414	440	385	363	374
Riggers	145	153	132	135	135	138	133	131	134	137	145	134
Tramway	60	62	60	62	59	61	61	54	62	60	62	60
Trackmen	145	150	135	155	115	100	122	125	110	123	111	129
Commissary Department—												
Commissary	244	266	255	251	230	245	270	256	280	276	283	270
Harness shop	35	27	25	27	94	95	96	24	26	26	27	25
Shoe shop	377	390	375	405	357	367	431	415	440	392	315	312
Tailor shop	423	438	405	403	408	419	484	307	373	442	486	455
Engineer's Department—												
Electricians	149	155	150	155	147	155	157	163	172	164	157	166
General utility	407	427	392	371	339	357	317	289	283	330	356	340
Machinist	349	279	282	317	353	362	351	315	317	336	343	339
Plumbers	87	94	90	93	84	92	106	110	118	114	117	110
Sewer plant	140	103	90	91	84	88	103	82	83	82	85	84
Turnkey's Department—												
Cell tenders	1,054	1,139	1,068	1,109	1,082	1,114	1,117	1,017	1,178	1,140	1,170	1,168
Library	116	124	130	124	115	119	145	121	124	120	122	120
Scavengers	124	124	120	116	147	155	155	128	124	118	124	120
Whitewashers	181	218	221	244	224	279	163	136	267	260	279	250
Farm Department—												
Chicken ranch	31	31	30	31	30	31	31	28	31	30	31	30
Dairy	93	98	109	93	90	93	167	318	372	368	318	370
Ranch	367	280	244	281	248	281	397	1,002	987	1,185	1,355	1,221
Vegetable garden	374	365	336	376	332	339	330	449	532	676	702	684
Teamsters	181	185	156	185	174	206	189	166	217	210	199	181
General Overseer's Department—												
Bed makers	153	156	150	155	147	155	155	140	149	150	155	149
Bookbinders	31	31	30	31	30	31	31	28	31	30	31	31
Clerks	180	180	180	185	164	201	192	165	186	180	186	180
Carpenters	125	149	128	135	120	198	150	137	130	140	135	125
Flower garden	894	921	768	820	704	755	699	787	984	1,000	1,164	1,214
Horseshoers	50	54	50	54	48	50	54	48	52	52	54	50



## PRODUCTIVE LABOR FOR THE YEAR ENDING JUNE 30, 1913—Continued.

	1912						1913					
	July	August	Sept.	October	November	December	January	February	March	April	May	June
Lost labor—												
Condemned	194	194	120	123	120	96	92	55	62	58	62	60
Doctor's excuses	626	244	236	261	148	166	196	232	368	316	345	359
Hospital patients	469	464	484	482	319	294	346	327	377	426	482	418
Incapables	844	838	689	771	569	543	440	428	641	755	727	465
Solitary	743	939	731	821	639	578	546	363	697	560	702	335
Unassigned	214	236	153	156	163	215	252	76	128	106	97	114
Wet and holidays	4,808	2,944	4,271	3,443	5,320	5,771	8,386	2,984	4,334	3,530	2,978	3,784
Gross total population	95,872	95,446	33,613	34,278	33,296	34,354	34,325	30,992	34,625	33,724	34,733	33,548
Days labor performed	28,064	29,637	26,949	28,271	25,688	26,739	24,017	26,546	28,078	27,953	29,390	27,993
Days labor lost	7,818	5,849	6,664	6,007	7,218	7,625	10,368	4,446	6,547	5,771	5,343	5,555
Number of working days	26	27	25	26	23	23	18	24	26	26	27	25
Labor performed per day	904.97	956.03	808.30	911.97	890.26	842.23	774.74	918.07	905.74	931.77	948.06	833.10
Labor lost per day	292.19	187.39	262.13	193.77	240.60	245.46	332.92	188.79	211.19	192.36	172.36	185.16
Average daily population	1,157.16	1,143.42	1,120.43	1,106.74	1,106.31	1,108.19	1,107.26	1,106.86	1,116.93	1,124.13	1,120.42	1,118.26

PRODUCTIVE LABOR FOR THE YEAR ENDING JUNE 30, 1914.

STATE PRISON AT FOLSOM—CAPTAIN OF GUARD'S REPORT.

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	1913					1914						
	July	August	Sept.	October	November	December	January	February	March	April	May	June
Captain's Department—												
Barbers	321	306	301	306	281	288	304	289	329	329	340	349
Clerks	217	217	210	214	210	217	298	252	279	270	279	290
Gate tenders	265	269	240	227	228	227	236	216	240	232	240	234
House servants	333	332	329	312	285	313	369	304	285	304	290	137
Riggers	125	140	121	110	123	137	145	129	140	126	125	121
Trainmen	61	62	60	58	59	59	60	54	56	42	61	60
Trackmen	113	109	104	117	88	112	87	82	108	125	162	154
Commissary Department—												
Commissary	276	280	276	298	264	292	294	265	304	302	297	311
Harness shop	26	26	26	26	24	26	26	23	12	26	26	26
Shoe shop	335	367	416	416	384	394	411	351	434	428	430	413
Tailor shop	513	563	560	565	518	692	716	518	597	622	639	629
Engineer's Department—												
Electricians	155	155	152	225	221	210	196	159	175	165	176	188
General utility	344	368	369	326	317	307	318	295	317	293	331	285
Machinist	404	405	404	406	403	382	360	264	251	258	354	432
Plumbers	112	114	112	110	106	114	102	104	114	112	115	114
Sewer plant	89	95	119	116	76	58	62	56	62	71	93	90
Turnkey's Department—												
Cell tenders	1,229	1,243	1,159	1,209	1,202	1,255	1,271	1,139	1,290	1,198	1,193	1,192
Library	120	124	120	124	120	122	155	127	145	120	137	166
Scavengers	120	124	120	124	120	130	124	112	169	169	137	134
Whitewashers	238	217	210	231	237	194	236	226	316	267	310	270
Farm Department—												
Chicken ranch	31	31	30	31	30	31	31	28	4			
Dairy	431	386	412	442	461	450	445	376	455	508	531	498
Ranch	1,187	1,037	1,093	1,082	899	1,300	1,167	1,538	1,780	1,342	1,638	1,530
Vegetable garden	702	625	498	401	392	472	299	613	330	489	613	613
Teamsters	174	172	175	177	174	174	180	168	186	207	193	171
General Overseer's Department—												
Bed makers	155	155	150	146	150	150	108	168	186	180	186	180
Bookbinder	31	31	30	31	30	31	31	28	31	30	31	30
Clerks	186	186	180	186	178	192	243	208	273	240	245	240
Carpenters	130	145	204	444	371	398	334	335	379	356	332	335



## REPORT OF THE STATE BOARD OF PRISON DIRECTORS.

## PRODUCTIVE LABOR FOR THE YEAR ENDING JUNE 30, 1914—Continued.

	1913						1914					
	July	August	Sept.	October	November	December	January	February	March	April	May	June
General Prisoner's Department—Continued.												
Flower garden	1,283	1,045	846	676	320	556	543	737	1,085	1,051	1,269	1,289
Horseshoers	52	52	52	52	48	52	52	48	52	52	52	52
Lamp tenders	30	31	30	30	30	31	31	28	31	30	35	30
Laundries	1,836	1,878	1,900	1,931	1,778	1,887	1,904	1,663	1,879	1,827	1,861	1,815
Painters	52	54	69	243	262	276	293	225	340	240	214	100
Photographers	62	62	60	61	60	62	62	66	60	60	62	60
Sawmill	78	78	78	78	69	78	78	72	74	78	75	78
Scavengers	180	184	180	175	174	168	167	253	235	211	211	165
Tinshop	76	78	146	286	142	113	105	96	104	124	130	142
Stock Department—												
Stable	331	310	326	307	359	337	315	317	343	270	280	300
Prison Mess—												
Cooks	1,178	1,178	1,140	1,178	1,140	1,178	1,178	1,064	1,178	1,200	1,240	1,200
Dishwashers	340	310	300	310	300	310	310	280	310	300	310	300
Waiters	912	977	946	979	971	955	945	1,036	1,479	1,217	1,054	1,004
Quarry Department—												
Barbers	130	130	130	130	130	130	130	120	130	130	130	130
Blacksmiths	1,500	1,500	1,517	1,533	1,282	1,336	1,242	1,320	1,451	1,308	1,356	1,436
Drillers	624	624	624	624	436	504	495	480	624	600	650	650
Engineers	260	260	260	260	110	214	100	200	260	240	310	200
Laborers	1,800	1,911	2,108	2,069	1,882	1,764	1,678	1,721	2,322	2,000	2,305	2,305
Stone yard	3,012	2,929	3,078	3,069	2,914	2,456	2,209	2,337	2,923	2,562	2,817	2,870
Rock crusher	340	330	101	142	141	153	112	120	138	85	93	78
Clerk's office	130	157	150	170	150	155	180	163	188	189	199	221
Hospital help	130	130	130	155	150	155	172	173	186	197	208	212
Officers' and Guards' Mess—												
Cooks	124	124	120	124	120	124	124	112	124	120	124	120
Waiters	124	124	124	124	120	124	124	112	124	120	124	120
Dishwashers, etc.	155	155	150	177	180	187	197	185	159	148	155	163
Prison improvements	4,543	4,340	4,137	4,008	3,242	3,639	3,300	2,891	3,831	3,736	3,557	3,483
Warden's help	265	317	210	191	180	195	206	168	189	205	204	185
Specials	255	228	194	189	165	176	184	169	182	160	185	179
Wall	799	849	995	1,053	765	840	824	945	1,492	1,140	1,237	1,200





## LIEUTENANT'S REPORT.

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December 20, 1914.

HON. J. J. SMITH, *Warden*.

DEAR SIR:—I have the honor to submit herewith my report for the biennial period ending June 30, 1914.

Yours respectfully,

C. F. SCHWILK,  
Lieutenant.



TABLE

Prison

	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890
<b>RECEIVED.</b>										
By commitment .....	96	85	131	217	230	225	150	152	241	265
Returned witness .....	2	1	9	4	6	2	4	2	5	6
Pardon revoked .....			1							
Parole revoked .....										
Escapes recaptured .....	2	5		3	1	3	3	3	3	2
Returned from parole .....								1	1	1
United States prisoners .....					1		1	1	1	2
By order of court .....			2	2	2	1				1
By transfer from San Quentin .....	253	60		50	2	4	1	7	11	51
Returned with additional commitment .....										
Re-sentenced and returned .....										
Returned on writ .....										
Returned from industrial school .....										
Commutation revoked .....										
Violated parole from San Quentin, returned Folsom .....										
Out new charge, returned .....										
Returned from asylum .....										
Totals .....	353	151	143	276	242	235	159	166	262	323
<b>DISCHARGED.</b>										
Per act .....	36	114	93	75	48	42	69	80	23	42
Per act and restored .....					32	71	80	88	83	93
Paroled .....										
Pardoned .....	1	3	11	11	11	1	8	4	9	1
Escaped .....	6	4	4	6	4	2	2	2	3	3
Suicided .....	1			1	1	2	1			
Account witness .....	2	2	9	4	6	2	4	2	5	6
By commutation .....		1	8	3	22	16	13	1	1	2
For new trial .....	1	4	1	2	5	4	2		1	4
Died and killed .....	3	6	13	7	7	7	15	7	6	3
By order of court .....	3	2								1
Conditionally pardoned .....	1		1	1	3					
Pardoned by president .....										
By writ of probable cause .....				1	2					
By writ of habeas corpus .....			2	3	1			1		1
Killed by fellow prisoner .....		1								
Transferred to San Quentin .....					3	3	4	157	50	
United States prisoners .....										
By certificate of probable cause .....					1			1		1
Killed while attempting to escape .....	1	1			1					1
For trial on additional charge .....	1									
For trial on new charge .....				2	1					1
Transferred to insane asylum .....		1	2	2		2		7	3	3
Credits restored .....										
For re-sentence .....										
Executed .....										
Transferred to industrial school .....										
Drowned while attempting to escape .....										
Transferred to Leavenworth, U. S. prison .....										
Re-paroled .....										
Discharged by order court .....										
Totals .....	56	139	144	118	147	152	198	350	134	212

No. 1.

Account.

1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	Total
197	237	210	263	326	338	274	297	173	188	153	219	226	345	403	312	255	281	324	276	420	329	372	8,210
7	7	8	8	7	12	12	4	29	2	2	21	2	42	6	8	4	3	3	3	3	5	8	247
							1							1	2	2		4	11	10			1
6	3	2					2			2		5	4	1	2			2					31
	1	1		1	1	1		1			1	1	1		1		1				8	28	50
	6	15		11	3	1	1	1	3			2	5	7	9	3		2	1				76
			2	1	1	1		2		3	5		3	3				4		1			34
1	4	3	4		3	4				1		1	1	3		3	1						468
	1	2									1	1	1	2									8
							1		1	1			2	1	3		1		1	1		1	13
													2	1	2	2	1	1	1				10
															1			1					2
																		1				1	2
																					14	7	21
																						3	3
																						3	3
211	259	241	277	346	358	295	304	206	194	162	247	238	406	428	340	269	288	342	293	435	356	423	9,233
41	52	56	68	53	75	123	138	153	179	183	160	124	112	101	154	132	142	129	104	120	116	110	3,247
97	133	176	140	138	153	133	108	62	26	16	9	35	82	101	99	94	86	100	91	86	108	102	2,622
			4	3	4		8	5	1	4	3	6	10	19	15	12	49	58	82	72	84	196	635
7	3		1	3	2					1	1	1	1			1	3	2	1		2	1	90
5	2	2		3	2		2		1	4	1	7	14		2		2	1				2	86
							1			1				1		1		1					11
7	8	8	8	7	12	12	4	29	2	2	21	2	43	6	8	4	3	3	3	3	5	10	252
1	6	1	2	4			1	1					4	6	3	3	2	1					102
1	4	3	3	3	5	1	2	6		2	1	1	1		2	1	1						61
15	12	9	6	9	7	1	14	12	7	14	10	8	11	6	12	19	10	10	7	6	22	14	315
	1		3		1	3	1	1	4	5	3	4		1		2	6	2	1	3	4		51
													2										8
1			1											2	2								7
				1		2		3		1					2	2	2	1	1				23
							2			1										2			6
		6		2	24							1	6	1	50					1			308
3	14		1	3	3	8	1	4	5	1	1	1	1	3	3	4		3	1	1	1		61
	1																						3
		4					1				1		1	3									14
								1			1	1	4	5				1					14
							2		1													2	9
6	4	3	1	3	1	2		2	4	2	4	5	2	1	3		3	3	5	1		14	89
							1		1	1	1	3	7	3	8	6		3					34
							1		1	1			2	1	3		1		1	2		1	12
				4	3	4		1	1		1	2	2	4	1		1	1	1				27
													1					1					2
																	1						1
																			5				5
																				2	5	3	10
																					1		1
184	226	282	237	230	203	283	293	279	228	244	219	197	307	266	364	283	310	322	306	206	348	461	8,108

TABLE No. 2.  
Recapitulation of Received and Discharged Prisoners from July 1, 1912, to June 30, 1913.

Months	Received												Discharged													
	By commitment	Vio. parole and returned	Returned by order court	Vio. parole S. Q., ret'd, Folsom	Vlo. Comn. and returned	Returned re-sentenced	Returned witness	Out new charge, returned	Out on writ, returned	Returned from asylum	Total	Per act	Paroled	Pardoned	Escaped	Account witness	Died and killed	By order court	Trial new charge	Transferred to asylum	Re-sentence	Executed	Re-paroled	Discharged by order court	Total	
1912—July	27	2									29	11	7	20	1		2			1						39
August	25	1		5							31	11	10	21												45
September	22	2		2	1						27	14	11	15	1					4						45
October	31	2									33	6	4	33			1									44
November	34										34	15	4	11		1	2	1		1		1				36
December	34	5						1			40	10	10	20			1					1				42
1913—January	40	2									42	9	13	15				1					1			39
February	23	5									28		18	8			1	1		1						29
March	36	3						1			40	6	11	2			2		1	4				1		27
April	34	2				1				1	38	9	2	18		1	1				1					32
May	32	1									2	35	6	8	18	1				2						35
June	34	3					8	1			46	13	4	15		8	4	1	1	1		1				48
Totals	372	28		7	1	1	8	3		3	423	110	102	196	1	2	10	14	4	2	14	1	1	3	1	461

**TABLE No. 3.**  
**Prison Population.**

Months	Population for month	Daily average	Summary
1912—July .....	35,872	1,157.16	
August .....	35,446	1,143.41	
September .....	33,613	1,120.43	
October .....	34,278	1,105.07	
November .....	33,206	1,106.08	
December .....	34,354	1,108.19	
Gross first half fiscal year.....	206,769	6,740.34	1,123.7
1913—January .....	34,325	1,107.25	
February .....	30,992	1,106.8+	
March .....	34,625	1,116.9	
April .....	33,724	1,124.1	
May .....	34,733	1,120.4	
June .....	33,548	1,118.6	
Gross second half fiscal year.....	201,947	6,694.05	1,115.6+



**TABLE No. 4.**  
**Occupation of Prisoners Received.**

Occupation	Received	On hand	Occupation	Received	On hand
Actor	1	2	Laundryman	2	8
Architect	1	1	Machinist	10	29
Baker	5	23	Metal polisher		2
Barber	11	31	Miller		1
Bartender	2	2	Mill hand	2	3
Bellboy	1	3	Miner	10	25
Blacksmith	6	17	Motorman		1
Bookbinder		1	Musician	5	6
Bookkeeper	4	16	Molder		10
Bootblack		1	Nurse	5	4
Boilermaker	2	5	Oiler		1
Boxmaker		1	Oil driller		1
Brakeman		3	Optician		2
Bricklayer	4	8	Painter	8	31
Butcher	4	8	Pastry cook	1	3
Butler		2	Photographer		1
Cartoonist	1	1	Plasterer	1	4
Clerk	29	48	Plumber	9	12
Carpenter	8	36	Porter	5	10
Candymaker		3	Physician		4
Cabinetmaker		1	Police officer	1	
Cooper		1	Printer	4	16
Cook	22	75	Peddler		1
Cement worker	2	2	Railroad man	4	14
Chauffeur	2	4	Rancher	6	18
Cigar maker	1	2	Rigger		1
Clothes presser		2	Saddler		1
Dairyman	1	2	Sailor	7	19
Dentist	1	2	Saw filer		1
Draftsman		2	Salesman	9	15
Electrician	8	15	Saloonkeeper		2
Engineer	9	22	Ship carpenter		1
Engraver	2	3	Shoe cutter		1
Farmer	4	16	Shoemaker	10	22
Fireman	6	15	Stenographer		2
Fisherman		1	Stevedore	3	5
Gardener	2	6	Stone cutter	1	5
Glassblower		1	Tailor	11	27
Harness maker	1	3	Tanner	2	1
Hodecarrier		1	Teacher		1
Horseshoer		1	Teamster	27	66
Hostler		11	Telegrapher	2	8
House servant		3	Tinner	1	4
Iron worker	2	9	Upholsterer		3
Janitor	1	1	Vaquero	2	2
Jeweler		2	Veterinary		1
Joekey		1	Waiter	15	32
Journalist		6	Wood carver		3
Laborer	119	272			
Lather	1	1	Totals	376	1,125

**Summary.**

July 1, 1912, to June 30, 1913.

Professions	12	Tradesmen	106	Professions	25	Tradesmen	179
Business	20	Laborers	156	Business	292	Laborers	298
Mechanics	29	Miscellaneous	88	Mechanics	78	Miscellaneous	213
Agriculturists	12			Agriculturists	40		
		Total	423			Total	1,125

TABLE No. 5.  
Number of Prisoners from Each County.

County	Received	On hand	County	Received	On hand
Alameda	42	92	Placer	2	26
Alpine			Plumas	1	4
Amador	2	5	Riverside	2	7
Butte	3	15	Sacramento	41	142
Calaveras	5	7	San Benito		
Colusa			San Bernardino	20	42
Contra Costa		11	San Diego	2	7
Del Norte			San Francisco	40	124
El Dorado		1	San Joaquin	50	108
Fresno	10	29	San Luis Obispo	1	3
Glenn	3	5	San Mateo		3
Humboldt		2	Santa Barbara	4	12
Imperial	4	10	Santa Clara	19	40
Inyo	2	4	Santa Cruz		1
Kern	5	20	Shasta		11
Kings		2	Sierra	1	1
Lake			Siskiyou	3	7
Lassen		1	Solano	3	11
Los Angeles	84	180	Sonoma	10	21
Madera	2	4	Stanislaus	4	14
Marin	2	9	Sutter	3	8
Mariposa		1	Tehama	4	15
Mendocino	1	8	Trinity	1	3
Merced		4	Tulare	9	21
Modoc	3	8	Tuolumne	3	7
Mono			Ventura	6	14
Monterey	1	4	Yolo	12	12
Napa	1	9	Yuba	6	19
Nevada	1	4			
Orange	5	8	Totals	423	1,125

**TABLE No. 6.**  
**Nativity and Race of Prisoners.**

Nativity	Received	On hand	Nativity	Received	On hand
Alaska		2	At sea		1
Alabama	1	7	Australia		4
Arizona	5	9	Austria	6	11
Arkansas	1	4	Belgium	1	2
California	71	210	Canada	9	14
Colorado	2	11	China	1	11
Connecticut	4	4	Chili		3
District of Columbia	1	3	Denmark	1	4
Delaware	1	1	East Indies		2
Guam	1	2	England	8	24
Georgia	3	11	Egypt		1
Hawaii	2	3	Finland	1	1
Illinois	20	44	France	1	7
Indiana	7	19	Germany	20	42
Iowa	2	9	Greece	3	9
Idaho		3	Hungary	1	1
Kansas	8	15	Ireland	6	14
Kentucky	7	28	India	2	4
Louisiana	1	7	Italy	10	33
Maine		2	Jamaica	1	2
Maryland	3	7	Japan	4	10
Massachusetts	10	26	Mexico	52	100
Michigan	16	26	New Foundland	1	1
Minnesota	5	7	New Zealand	1	1
Mississippi	3	5	Norway		2
Missouri	8	33	Portugal	1	6
Montana	1	3	Panama		1
Nebraska	5	11	Russia	1	4
Nevada	2	6	Siam		1
New Hampshire			Scotland	2	6
New Jersey	3	9	South America		3
New York	22	74	Spain	4	4
New Mexico	1	4	Sweden	4	8
North Carolina	1	2	Switzerland		1
North Dakota		2	Turkey		1
Ohio	15	36	Totals	142	339
Oklahoma	5	6			
Oregon	5	13	Summary.		
Pennsylvania	13	39	Native born	281	786
Philippine Islands	1	2	Foreign born	142	339
Porto Rico			Totals	423	1,125
Rhode Island	1	1			
South Dakota			Races.		
South Carolina	2	6	Caucasian	388	994
Tennessee	5	14	Indians	7	17
Texas	9	24	Negroes	21	80
Utah		3	Mongolian	5	23
Vermont			Malays	2	11
Virginia	1	8	Totals	423	1,125
Washington	2	7			
West Virginia					
Wyoming					
Wisconsin	5	11			
Totals	281	786			

TABLE No. 7.  
Classification of Crimes.

Crime	Received	On hand	Crime	Received	On hand
Adultery	1	1	Kidnapping		1
Arson, second degree	1	4	Larceny and prior	2	2
Assault, deadly weapon	16	19	Lewd and lascivious act	7	21
Assault, deadly weapon while serving life sentence	1	3	Making and passing ficti- tious check and two priors		1
Assault to murder	8	20	Malicious burning of house		1
Assault to murder and prior		3	Malicious obstructing track of railroad	1	1
Assault to rape	6	15	Manslaughter	12	28
Assault to do bodily harm		1	Manslaughter and prior		2
Assault to rob	6	15	Murder	4	7
Attempt arson	1	3	Murder, first degree	8	57
Attempt burglary, first de- gree	2	6	Murder, second degree	7	38
Attempt crime against na- ture	3	8	Obtaining money and prop- erty under false pretense	4	8
Attempt to pass fictitious check	1	2	Omitting to provide	3	3
Attempt to rob	1	6	Passing fictitious check	18	30
Attempt grand larceny	2	3	Pimping	1	1
Attempt to rape		3	Perjury		1
Bigamy		2	Petit larceny and prior	2	6
Bringing opium into state prison		2	Receiving stolen property	1	3
Burglary	14	25	Rape	10	53
Burglary and prior	1	5	Rape and prior		1
Burglary, first degree	50	152	Robbery	47	168
Burglary, first degree and prior		15	Robbery and prior		10
Burglary, second degree	61	99	Robbery and two priors	1	3
Burglary, second degree and prior	2	15	Robbery and three priors		1
Child stealing	1	1	Robbery and prior and em- bezzlement		1
Crime against nature	2	17	Seduction	1	1
Drawing bank check, intent to defraud	6	7	Violation of sections 2 and 11, United States act 1884		1
Embezzlement	8	11	Violation of section 476a, Penal Code	7	13
Extortion		1	Violation of section 266d, Penal Code		1
Felony	4	11	Violation of section 266g, Penal Code		1
Forgery	32	74	Violation of section 601, Penal Code		1
Forgery and prior		3	Violation of section 603, Penal Code	2	2
Forgery and two priors	1	1			
Grand larceny	50	100			
Grand larceny and prior	1	8			
Incest	2	2			
Injuring public jail	1	4	Totals	423	1,125



TABLE No. 8.  
Age of Prisoners.

Age	Received	On hand	Age	Received	On hand
Sixteen	1	1	Forty-six	3	14
Seventeen	1	7	Forty-seven	1	8
Eighteen	4	9	Forty-eight	3	8
Nineteen	15	23	Forty-nine	5	12
Twenty	12	35	Fifty	1	8
Twenty-one	15	39	Fifty-one	3	15
Twenty-two	23	45	Fifty-two	3	8
Twenty-three	14	56	Fifty-three	2	6
Twenty-four	25	76	Fifty-four	5	7
Twenty-five	16	47	Fifty-five	-----	5
Twenty-six	34	78	Fifty-six	1	2
Twenty-seven	10	57	Fifty-seven	-----	5
Twenty-eight	27	63	Fifty-eight	1	6
Twenty-nine	22	48	Fifty-nine	2	2
Thirty	19	45	Sixty	1	5
Thirty-one	13	20	Sixty-one	1	-----
Thirty-two	21	42	Sixty-two	-----	1
Thirty-three	9	27	Sixty-three	-----	3
Thirty-four	16	30	Sixty-four	2	3
Thirty-five	19	39	Sixty-five	-----	-----
Thirty-six	8	26	Sixty-six	1	2
Thirty-seven	8	26	Sixty-seven	-----	3
Thirty-eight	9	24	Sixty-eight	-----	1
Thirty-nine	12	22	Sixty-nine	-----	-----
Forty	4	19	Seventy	-----	1
Forty-one	7	16	Seventy-two	-----	1
Forty-two	8	17	Seventy-four	-----	1
Forty-three	5	13	Eighty-one	-----	1
Forty-four	4	19			
Forty-five	7	15	Totals	423	1,125

TABLE No. 9.  
Terms of Imprisonment.

Years	Received	On hand	Years	Received	On hand
One year	37	38	Sixteen years	-----	1
One year and two months	1	1	Seventeen years	-----	4
One year and three months	1	4	Eighteen years	-----	9
One year and six months	16	16	Twenty years	5	37
Two years	62	85	Twenty-one years	-----	2
Two years and one month	1	1	Twenty-two years	-----	2
Two years and six months	12	13	Twenty-four years	-----	1
Three years	51	89	Twenty-five years	11	32
Three years and six months	4	5	Twenty-eight years	1	1
Four years	20	46	Twenty-nine years	-----	1
Five years	58	167	Thirty years	4	14
Six years	13	32	Thirty-two years	-----	1
Six years and six months	1	1	Thirty-five years	1	5
Seven years	27	62	Forty years	-----	8
Seven years and six months	1	2	Forty-three years	-----	1
Eight years	16	49	Forty-five years	-----	1
Nine years	4	13	Fifty years	-----	7
Nine years and six months	-----	1	Seventy-five years	1	1
Ten years	39	129	Ninety years	-----	1
Eleven years	-----	1	Ninety-nine years	-----	1
Twelve years	6	33	Life	19	104
Thirteen years	1	9	Death	1	2
Fourteen years	7	32			
Fifteen years	7	60	Totals	423	1,125

TABLE No. 10.

## Terms.

Prisoners serving	Received	On hand
First term -----	326	743
Second term -----	66	267
Third term -----	23	67
Fourth term -----	6	35
Fifth term -----	1	4
Sixth term -----	1	4
Seventh term -----		2
Eighth term -----		2
Tenth term -----		1
Totals -----	423	1,125

TABLE No. 11.

## Educational.

System	Received	On hand
System—		
College -----	1	2
Private -----	5	68
Public and private -----	20	172
Public -----	356	792
Self -----	1	14
None -----	30	77
Degree—		
Read and write -----	401	1,029
Read, can not write -----		8
Neither read nor write -----	22	88
Totals -----	423	1,125

TABLE No. 12.

## Religion.

Belief	Received	On hand
Methodist -----	47	159
Baptist -----	27	91
Episcopalian -----	10	50
Presbyterian -----	29	59
Lutheran -----	23	58
Congregationalist -----	2	13
Minor sect -----		2
Unitarian -----		2
Free Thinkers -----	2	3
No denomination -----	48	3
Catholics -----	206	545
Jewish -----	4	5
Pagans -----	2	22
Irreligious -----	22	103
Mohammedan -----	1	1
Totals -----	423	1,125

TABLE No. 13.

Paroled Prisoners (since March, 1893).

Discharged while on parole.....	260
Died while on parole.....	21
Pardoned while on parole.....	33
Violated parole and escaped.....	63
Violated parole and returned.....	79
Violated parole, in custody elsewhere.....	2
Reparole .....	9
Now on parole.....	177
Totals paroled, etc. ....	645

TABLE No. 14.  
Clothing Report.

Month	Citizen			Issues										Manufacturers									
	Coats	Vests	Pants	Hats	Shoes	S. P. pants	S. P. shirts	C. F. drawers	C. F. un'd. shirts	Hickory shirts	Socks	Red shirts	S. P. coats	Shoes	S. P. pants	S. P. shirts	Drawers	Undershirts	Hickory shirts	S. P. coats	D. S. pants	O. G. suits	
1912—July	18	18	18		135	278	164			157	412			110	131				144			1	
August	21	21	21	31	131	62	62			100	60			112	390				102			6	
September	31	31	31	345	285	346	308			183	780			250	174	200	174	200	150	150		19	
October	44	44	44	302	262	360	71	2,401	2,305	70	444			232	353	132	265	120	75	12	15	12	
November	33	33	33	113	252	125	312	68	68	30	468			27	232	401	24	38	104	66	14	12	
December	27	27	27	186	174	390	200	92	92	61	400			10	191	274	94	94	35	55	12	19	
1913—January	22	22	22	143	127	167	253	84	84	32	500			9	311	430	47	2	87			1	
February	16	16	16	56	156	56	56	56	56	20	56			237	311	430				3		20	
March	15	15	15	39	89	78	78	78	78	25	78			126	262	90	135	480	98			16	
April	11	11	11	37	37	74	74	74	74	74	74			140	123	170	225	300	136	36		15	
May	15	15	15	31	33	61	28	112	40	13	144			106	4	33	165	180	100			11	
June	13	13	13	27	67	137	106	4	31	45	444			124	350	170			41			15	
Totals	266	266	266	1,310	1,698	2,134	1,712	2,972	2,888	810	3,920			126	1,961	2,556	1,857	1,660	925	173	61	161	



TABLE No. 2.  
Recapitulation of Received and Discharged Prisoners from July 1, 1913, to June 30, 1914.

Month	Received													Discharged												
	By commitment	Vio. parole, returned	Returned by order court	Vio. parole S. Q. Ret. Folsom	Escapes returned	Returned re-sentenced	Returned witness	Out, new charge, returned	Out on writ, returned	Returned from asylum	Total	Per act	Per act and restored	Paroled	Pardoned	Escaped	Account witness	Died and killed	Out on writ	Trial new charge	Transferred to asylum	Re-sentenced	Executed	Re-paroled	Out for new trial	Total
1913—July	25				1	1	1		1		28	10	8	4		1			3	1	1		1	1		31
August	21						1			1	23	15	5	17				1								39
September	33	3					1				37	5	4	12			1	1						1		24
October	38				3				1		62	8	2	26		3			3	1		2				45
November	42	4							1	1	48	8	6	6				1	1							22
December	50					3					53	7	4	26			1			3				2		43
1914—January	29										29	7	5	13				1								26
February	31									1	32	3	8	11				1								23
March	32						1				33	9	5	15												30
April	27	1								2	30	12	7	35				4			1			3		64
May	28	1									29	9	2	7	1			2								22
June	18	1					2			1	22	7	5	14	1		2								1	31
Totals	394	10			4	4	5		3	6	426	100	61	186	2	4	4	17	3	4	8	1	1	7	2	400

TABLE No. 3.  
Prison Population.

Month	Population for month	Daily Average	Summary
1913—July .....	34,882	1,125.2	
August .....	34,482	1,112.3	
September .....	33,380	1,112.6	
October .....	34,743	1,120.7	
November .....	34,546	1,151.5	
December .....	35,899	1,158	
Gross first half fiscal year.....	297,932	6,780.3	1,130
1914—January .....	36,355	1,172.7	
February .....	32,922	1,175.7	
March .....	36,995	1,193.3	
April .....	34,697	1,156.5	
May .....	35,826	1,155.6	
June .....	34,606	1,133.3	
Gross second half fiscal year.....	211,401	7,007.1	1,168

TABLE  
Prison

	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891
<b>RECEIVED</b>											
By commitment .....	96	85	131	217	230	225	150	152	241	265	197
Returned witness .....	2	1	9	4	6	2	4	2	5	6	7
Pardon revoked .....			1								
Parole revoked .....											
Escapes recaptured .....	2	5		3	1	3	3	3	3	2	6
Returned from parole .....								1	1	1	
United States prisoners .....					1		1	1	1	2	
By order of court .....			2	2	2	1				1	
By transfer from San Quentin .....	253	60		50	2	4	1	7	11	51	1
Returned with additional commitment .....											
Re-sentenced and returned .....											
Returned on writ .....											
Returned from industrial school .....											
Commutation revoked .....											
Violated parole from San Quentin, returned Folsom .....											
Out, new charge, returned .....											
Returned from asylum .....											
Totals .....	353	151	143	276	242	235	159	166	262	328	211
<b>DISCHARGED.</b>											
Per act .....	36	114	93	75	48	42	69	80	23	42	41
Per act and restored .....					32	71	80	88	83	93	97
Paroled .....											
Pardoned .....	1	3	11	11	11	1	8	4	9	1	7
Escaped .....	6	4	4	6	4	2	2	2	3	3	5
Suicided .....	1			1	1	2	1				
Account witness .....	2	2	9	4	6	2	4	2	5	6	7
By commutation .....		1	8	3	22	16	13	1	1	2	1
For new trial .....	1	4	1	2	5	4	2		1	4	1
Died and killed .....	3	6	13	7	7	7	15	7	6	3	15
By order of court .....	3	2								1	
Conditionally pardoned .....	1		1	1	3						
Pardoned by president .....											1
By writ of probable cause .....				1	2						
By writ of habeas corpus .....			2	3	1			1		1	
Killed by fellow prisoner .....		1									
Transferred to San Quentin .....					3	3	4	157	50		
United States prisoners .....											3
By certificate of probable cause .....								1		1	
Killed while attempting to escape .....	1	1			1					1	
For trial on additional charge .....	1										
For trial on new charge .....				2	1					1	
Transferred to insane asylum .....		1	2	2		2		7	3	3	6
Credits restored .....											
For re-sentence .....											
Executed .....											
Transferred to industrial school .....											
Drowned while attempting to escape .....											
Transferred to Leavenworth, U. S. prison .....											
Re-paroled .....											
Discharged by order court .....											
Totals .....	56	139	144	118	147	152	108	350	134	212	184

## No. 1.

## Account.

1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	Total
237	210	263	326	338	274	297	173	188	153	219	226	345	403	312	255	281	324	276	420	329	372	304	8,604
7	8	8	7	12	12	4	29	2	2	21	2	42	6	8	4	3	3	3	3	5	8	5	252
						1							1	2	2		4	11	10				1
3	2				2				2		5	4	1	2			2					4	31
1	1			1	1		1			1	1	1		1		1				8	28	10	58
6	15		11	3	1	1	1	3			2	5	7	9	3		2	1					60
		2	1	1	1		2		3	5		3	3				4		1				76
4	3	4		3	4				1		1	1	3		3	1							34
1	2									1	1	1	2										468
						1		1	1				2	1	3	1		1	1		1	4	8
													2	1	2	2	1	1	1			3	17
														1									13
																	1						2
																		1					2
																			14				21
																					3		3
																					3	6	9
259	241	277	346	358	295	304	206	194	162	247	238	406	428	349	269	288	342	293	435	356	423	426	9,659
52	56	68	53	75	123	138	153	179	183	160	124	112	101	154	132	142	129	104	120	116	110	100	3,347
133	176	140	138	153	133	108	62	26	16	9	35	82	101	99	94	86	100	91	86	108	102	56	2,678
		4	3	4		8	5	1	4	3	6	10	19	15	12	49	58	82	72	84	196	186	821
3		1	3	2					1	1	1	1			1	3	2	1		2	1	2	92
2	2		3	2		2		1	4	1	7	14		2			2	1			2	4	90
					1				1				1		1		1						11
8	8	8	7	12	12	4	29	2	2	21	2	43	6	8	4	3	3	3	3	5	10	3	255
6	1	2	4			1	1					4	6	3	3	2	1					3	105
4	3	3	3	5	1	2	6		2	1	1	1		2	1	1						2	63
12	9	6	9	7	1	14	12	7	14	10	8	11	6	12	19	10	10	7	6	22	14	13	328
1		3		1	3	1	1	4	5	3	4		1		1	2	6	2	1	3	4		51
												2											8
	1												2	2									2
																							7
			1		2		3		1					2	2	2	1	1				3	26
						2			1										2				6
	6		2	24							1	6	1	50					1			1	309
	14		1	3	3	8	1	4	5	1	1	1	3	3	4		3	1	1	1			61
1																							3
	4					1				1		1	3									4	18
								1		1	1	4	5				1						14
						2		1													2	4	13
4	3	1	3	1	2		2	4	2	4	5	2	1	3		3	3	5	1		14	8	97
						1			1	1	1	3	7	3	8	6		3					2
						1		1	1			2	1	3		1			1		1	1	13
			4	3	4			1	1		1	2	2	4	1		1		2		1	1	28
													1				1						2
																1							1
																		5					5
																			2	5	3	7	17
																					1		1
226	282	237	230	293	283	293	279	228	244	219	197	307	266	364	283	310	322	306	296	348	461	400	8,508



**TABLE No. 4.**  
**Occupation of Prisoners Received.**

Occupation	Received	On hand	Occupation	Received	On hand
Actor		2	Laundryman	2	8
Architect		1	Machinist	18	37
Baker	5	20	Metal polisher		1
Barber	1	5	Miller		1
Bartender	7	31	Milk hand		2
Bellboy	1	3	Miner	5	26
Blacksmith	8	24	Motorman	1	2
Bookbinder		1	Musician	1	4
Bookkeeper	3	16	Molder		5
Bootblack	1		Nurse	2	3
Boilermaker		2	Oilier		1
Boxmaker	1	1	Oil driller		2
Brakeman	2	2	Optician		1
Bricklayer	6	14	Painter	8	20
Butcher		6	Pastry cook		1
Butler		1	Photographer		1
Cartoonist		1	Plasterer		3
Clerk	27	56	Plumber	5	19
Carpenter	10	37	Porter		7
Candymaker		3	Physician		2
Cabinetmaker		1	Police officer		1
Cooper		2	Printer	1	9
Cook	26	70	Peddler		
Cement worker	1	4	Railroad man	2	9
Chauffeur	2	6	Rancher	3	16
Cigarmaker		1	Rigger	2	3
Clothes presser		1	Saddler		1
Dairyman	3	3	Sailor	4	12
Dentist		1	Saw filer		1
Draftsman	2	4	Salesman	1	13
Electrician	7	19	Saloonkeeper		
Engineer	5	19	Ship carpenter		
Engraver	1	2	Shoe cutter		1
Farmer	5	14	Shoemaker	7	22
Fireman	17	23	Stenographer	1	2
Fisherman	1	1	Stevedore		4
Gardener	6	12	Stonecutter	1	6
Glassblower		1	Tailor	11	28
Harnessmaker		1	Tanner		1
Hodcarrier		1	Teacher	1	1
Horseshoer		1	Teamster	21	61
Hostler	1	6	Telegrapher	1	8
House servant		4	Tinner	3	7
Ironworker		6	Upholsterer	1	5
Janitor		3	Vaquero		3
Jeweler		2	Veterinary		1
Jockey		2	Waiter	36	55
Journalist		2	Wood carver		
Laborer	139	295			
Lather		2	Totals	426	1,151

**Summary.**

July 1, 1913, to June 30, 1914.

Received		On hand	
Profession	6	Profession	21
Business	18	Business	252
Mechanics	69	Mechanics	169
Agriculturists	17	Agriculturists	45
Tradesmen	95	Tradesmen	187
Laborers	139	Laborers	295
Miscellaneous	82	Miscellaneous	182
Total	426	Total	1,151

TABLE No. 5.  
Number of Prisoners from Each County.

County	Received	On hand	County	Received	On hand
Alameda	27	81	Placer	4	19
Alpine			Plumas		4
Amador	1	3	Riverside	3	10
Butte	10	20	Sacramento	50	145
Calaveras	3	6	San Benito		
Colusa			San Bernardino	12	45
Contra Costa	3	7	San Diego	1	5
Del Norte	1	1	San Francisco	35	112
El Dorado		1	San Joaquin	56	127
Fresno	11	28	San Luis Obispo		3
Glenn		5	San Mateo	1	4
Humboldt	1	3	Santa Barbara	1	8
Imperial	10	18	Santa Clara	7	30
Inyo		4	Santa Cruz	1	2
Kern	12	25	Shasta	4	12
Kings	2	4	Sierra		
Lake			Siskiyou	9	12
Lassen		1	Solano	3	8
Los Angeles	91	212	Sonoma	11	23
Madera	5	7	Stanislaus	6	11
Marin		4	Sutter		7
Mariposa		1	Tehama	3	12
Mendocino		5	Trinity		3
Merced	1	6	Tulare	1	18
Modoc	2	8	Tuolumne		7
Mono			Ventura	10	20
Monterey	1	1	Yolo	2	11
Napa	2	8	Yuba	11	23
Nevada	2	4			
Orange	1	7	Totals	426	1,151

**TABLE No. 6.**  
**Nativity and Race of Prisoners.**

Nativity	Received	On hand	Nativity	Received	On hand
Alaska		1	Wisconsin	2	11
Alabama	3	8	At sea		1
Arizona	3	12	Australia	5	9
Arkansas	2	6	Austria	3	10
California	64	190	Belgium		1
Colorado	8	13	Canada	3	18
Connecticut	2	6	China		5
District of Columbia	1	3	Chili		
Delaware		1	Denmark	3	7
Guam		2	East Indies		
Georgia	2	9	England	12	24
Hawaii	1	7	Egypt		1
Illinois	24	56	Finland	2	3
Indiana	10	21	France		8
Iowa	8	15	Germany	12	39
Idaho		1	Greece	3	11
Kansas	8	17	Hungary		1
Kentucky	5	25	Ireland	7	16
Louisiana	1	3	India	1	3
Maine	2	4	Italy	14	42
Maryland		6	Jamaica	1	1
Massachusetts	6	21	Japan	5	6
Michigan	6	27	Mexico	71	143
Minnesota	1	9	New Foundland		1
Mississippi	2	5	New Zealand		
Missouri	13	37	Norway		1
Montana	4	6	Portugal	2	5
Nebraska	2	10	Panama	1	1
Nevada		2	Russia	1	4
New Hampshire			Siam		1
New Jersey	1	7	Scotland	1	5
New York	30	68	South America	1	2
New Mexico			Spain	5	7
North Carolina	3	3	Sweden		4
North Dakota			Switzerland	2	2
Ohio	8	27	Turkey		
Oklahoma	1	5	Wales		2
Oregon	4	14	West Indies		1
Pennsylvania	14	39			
Philippine Islands	1	2	Races.		
Porto Rico			Caucasian	392	1,071
Rhode Island		2	Indians	8	7
South Dakota	2	1	Negroes	19	53
South Carolina	1	3	Mongolians	5	15
Tennessee	2	13	Malays	2	5
Texas	13	30			
Utah		1	Totals	426	1,151
Vermont	2	2			
Virginia	4	8	Summary.		
Washington	2	4	Native born	271	766
West Virginia	1	1	Foreign born	155	385
Wyoming	2	2	Totals	426	1,151

TABLE No. 7.  
Classification of Crimes.

Crime	Received	On hand	Crime	Received	On hand
Adultery .....	1	2	Grand larceny and prior.....	1	3
Arson, second degree.....	3	3	Incest .....	1	3
Assault, deadly weapon.....	20	22	Injuring public jail.....	3	2
Assault, deadly weapon, while serving life sentence.....		2	Kidnapping .....		2
Assault to murder.....	4	20	Larceny and prior.....		2
Assault to murder and prior.....		1	Lewd and lascivious act.....	8	26
Assault to rape.....	5	20	Making and passing ficti- tious check and two priors.....	14	26
Assault to rob.....		11	Manslaughter .....	8	29
Attempt arson.....		1	Manslaughter and prior.....		1
Attempt burglary, first de- gree.....	2	3	Murder .....	1	7
Attempt crime against nature.....	1	3	Murder, first degree.....	6	59
Attempt to rob.....	3	4	Murder, second degree.....	8	38
Attempt grand larceny.....	1	1	Obtaining money and prop- erty under false pretense.....	1	5
Attempt to rape.....	1	2	Omitting to provide.....	6	7
Bigamy .....		1	Passing fictitious check.....	5	10
Burglary .....	29	38	Pimping .....	3	4
Burglary and prior.....		5	Perjury .....		1
Burglary, first degree.....	60	171	Petit larceny and prior.....	7	7
Burglary, first degree and prior.....	1	9	Receiving stolen property.....	3	3
Burglary, second degree.....	52	93	Rape .....	12	52
Burglary, second degree and prior.....	1	11	Rape and prior.....		1
Crime against nature.....	1	15	Robbery .....	40	175
Drawing bank check, intent to defraud.....	3	5	Robbery and prior.....	1	3
Embezzlement .....	2	10	Robbery and two priors.....		6
Felony .....	12	20	Seduction .....		1
Forgery .....	36	66	Violation of section 476a, Penal Code .....		6
Forgery and prior.....		2	Violation of section 266d, Penal Code .....		1
Grand larceny .....	63	130	Totals .....	426	1,151

TABLE No. 8.  
Age of Prisoners.

Age	Received	On hand	Age	Received	On hand
Seventeen .....	1		Forty-three .....	4	29
Eighteen .....	5	5	Forty-four .....	1	12
Nineteen .....	15	14	Forty-five .....	7	12
Twenty .....	19	24	Forty-six .....	9	12
Twenty-one .....	23	34	Forty-seven .....	3	16
Twenty-two .....	21	31	Forty-eight .....	8	15
Twenty-three .....	30	54	Forty-nine .....	2	16
Twenty-four .....	25	44	Fifty .....	2	11
Twenty-five .....	26	45	Fifty-one .....	3	8
Twenty-six .....	21	42	Fifty-two .....	2	6
Twenty-seven .....	18	57	Fifty-three .....	5	14
Twenty-eight .....	20	60	Fifty-four .....	3	11
Twenty-nine .....	21	48	Fifty-five .....		5
Thirty .....	20	58	Fifty-six .....	1	5
Thirty-one .....	7	61	Fifty-seven .....	2	5
Thirty-two .....	13	39	Fifty-eight .....	1	9
Thirty-three .....	11	41	Fifty-nine .....		1
Thirty-four .....	8	36	Sixty .....	2	11
Thirty-five .....	11	44	Sixty-two .....	1	4
Thirty-six .....	10	33	Sixty-five .....	1	12
Thirty-seven .....	8	35	Sixty-seven .....		5
Thirty-eight .....	7	28	Seventy .....		2
Thirty-nine .....	13	27	Seventy-four .....		1
Forty .....	9	28	Eighty-one .....		2
Forty-one .....	2	18	Eighty-four .....		1
Forty-two .....	5	17	Totals .....	426	1,151



TABLE No. 9.  
Terms of Imprisonment.

Years	Received	On hand	Years	Received	On hand
One year .....	51	42	Seventeen years .....	2	5
One year and two months .....	1	2	Eighteen years .....		5
One year and three months .....	4	1	Twenty years .....	10	37
One year and four months .....		4	Twenty-one years .....	1	2
One year and six months .....	27	28	Twenty-two years .....	1	
Two years .....	62	88	Twenty-four years .....		1
Two years and six months .....	9	21	Twenty-five years .....	3	33
Three years .....	60	101	Twenty-six years .....	1	
Three years and six months .....	2	4	Twenty-eight years .....	1	1
Four years .....	36	59	Twenty-nine years .....		1
Five years .....	68	171	Thirty years .....	2	12
Six years .....	14	39	Thirty-five years .....	1	3
Six years and six months .....	1	3	Forty years .....	1	8
Six years and eleven months .....	1		Forty-five years .....		2
Seven years .....	17	66	Fifty years .....		5
Seven years and six months .....	1	2	Sixty years .....		1
Eight years .....	9	50	Seventy-five years .....		1
Nine years .....	1	9	Ninety years .....		1
Ten years .....	17	121	Ninety-nine years .....		1
Eleven years .....		1	Life .....	10	107
Twelve years .....		25	Death .....	1	1
Thirteen years .....	1	9			
Fourteen years .....	8	31			
Fifteen years .....	2	47	Totals .....	426	1,151

TABLE No. 10.  
Terms.

Prisoners serving	Received	On hand
First term .....	317	767
Second term .....	76	255
Third term .....	21	79
Fourth term .....	10	36
Fifth term .....		4
Sixth term .....	2	6
Seventh term .....		4
Totals .....	426	1,151

TABLE No. 11.  
Educational.

	Received	On hand
System—		
College .....		2
Private .....	5	37
Public and private .....	4	54
Public .....	394	967
Self .....		7
None .....	23	84
Totals .....	426	1,151
Degree—		
Read and write .....	412	1,073
Read, can not write .....		3
Neither read nor write .....	14	75
Totals .....	426	1,151

TABLE No. 12.

## Religion.

Relief	Received	On hand
Methodist .....	30	88
Baptist .....	21	48
Episcopalian .....	15	30
Presbyterian .....	21	56
Lutheran .....	92	238
Congregationalist .....		2
Mormon .....		2
Free thinkers .....	1	1
No denomination .....	5	12
Catholics .....	225	576
Jewish .....	6	8
Pagans .....	4	16
Irreligious .....	5	71
Mohammedan .....	1	3
Totals .....	426	1,151

TABLE No. 13.

## Paroled Prisoners (since March, 1893).

Discharged while on parole.....	356
Died while on parole.....	24
Pardoned while on parole.....	41
Violated parole and escaped.....	105
Violated parole and returned.....	89
Violated parole, in custody elsewhere.....	4
Re-parole .....	16
Now on parole.....	241
Total paroled .....	876



Annual Report

Building and Loan Associations

State of California

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911

His Excellency, *HIRAM W. JOHNSON*, Governor of the State of California

September 3, 1913



FREUND W. M. RICHARDSON, SUPERINTENDENT OF STATE PRINTING

SAN FRANCISCO, CALIFORNIA

1913





# REPORT

OF THE

## BUREAU OF BUILDING AND LOAN SUPERVISION.

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OFFICE OF THE BUILDING AND LOAN COMMISSIONER,  
SAN FRANCISCO, September 3, 1913.

*To His Excellency, HIRAM W. JOHNSON, Governor of California.*

SIR: In compliance with the provisions of section 5 of the Building and Loan Commission Act, I have the honor to submit the Twentieth Annual Report of this office, upon the business and condition of the building and loan associations of California for the fiscal year ended June 30, 1913.

The schedules herein contained are the result of the tabulation of the annual reports of 93 associations, each of which reports as of the close of its own fiscal year, hence it is impossible to present the condition of the whole as of any specific date, as these reports are due and filed during each month, thus making some fully eleven months old at the close of the fiscal year of the State.

From these schedules it will be noted that the volume of assets is \$28,316,021.97, being an increase of \$3,449,500.00 over the figures for 1912—the greatest increase recorded during any one year since the creation of this department.

The schedule of "Changes in Assets and Liabilities" shows the distribution of this increase both as to the several classes of the assets and liabilities—loans being credited with \$3,127,625.95; money in office and bank with \$246,528.89 and real estate with \$80,466.65.

The schedule of "Distribution of Assets by Counties" shows the number of associations in each of 28 counties, with the assets, and increase or decrease for the county as a whole, only four counties show a decrease, in each instance mainly due to the withdrawal of maturing shares.

Thirty-eight associations hold 135 pieces of real estate, showing a net acquisition of 23 pieces during the year. This feature seems to be the only undesirable increase appearing among the assets. Some of this was unavoidable, but the property acquired is estimated to have a realization value equal to or in excess of the cost on the books.

The reserve and undivided profits, exclusive of the feature of guarantee capital, shows an increase of \$107,601.33 for the better protection of the shareholders and investors.

The shareholders and investors show an aggregate of 37,811 in number with an increase of 3,778, and an average investment of \$610.50.

The number of borrowers is reported as 18,300, a gain of 1,844, and the average loan to each is \$1,451.20.

The outstanding shares of all classes have increased 15,060, and the certificates of investment 20,850.

The number of loans reported for building purposes during the year aggregates 3,057, an increase of 467 over the report for 1912, thus raising the total of building loans reported since 1893 to 40,747, mostly for the construction of new houses.

During the year two new associations were formed—one at Madera and one at Stockton—four retired and two consolidated with others, leaving the present active roll at 94, as follows:

STATUS OF ASSOCIATIONS.		
Active roll June 30, 1912.....		98
Consolidated .....		2
Safety Mutual .....	San Francisco.	
Prudence .....	San Francisco.	
Retired .....		4
Visitation, Home .....	San Francisco.	
Sterling .....	San Francisco.	
Permanent Guarantee .....	Oakland.	
Turlock .....	Turlock.	
		6
Active and reporting.....		92
Active but not reporting (new).....		2
Security .....	Stockton.	
Madera Mutual .....	Madera.	
Total active roll June 30, 1913.....		94
In liquidation June 30, 1912.....		9
Liquidated during year.....		5
Union Mutual .....	Los Angeles.	
West Oakland .....	Oakland.	
Italian-Swiss .....	San Francisco.	
Inter-Nos. ....	San Francisco.	
San Francisco and Oakland.....	San Francisco.	
In liquidation June 30, 1913.....		4
Pacific Coast Savings.....	San Francisco.	
Protective .....	Los Angeles	
State of California.....	San Diego.	
Continental .....	San Francisco.	
Total roll June 30, 1913.....		98

The changes in the total roll, the number of associations reporting and gross assets, since 1905 are as follows:

Years	Total roll	Number reporting	Assets	Increase
1906 -----	131	106	\$19,228,938 88	-----
1907 -----	125	107	19,522,896 86	\$293,957 98
1908 -----	120	107	19,635,657 94	112,761 08
1909 -----	120	105	20,228,116 40	592,458 46
1910 -----	113	107	21,255,176 49	1,027,060 09
1911 -----	105	96	23,340,012 38	2,084,835 89
1912 -----	107	91	24,866,571 97	1,526,559 59
1913 -----	98	93	28,316,021 97	3,449,450 00

One association with assets of \$32,073.30 retired from business and sold all its loans to another after its report, *included herein*, had been made to this office in regular course of business, thus the real number of associations on the active roll at present, reporting for the year, are, strictly speaking, but 92, with two new associations formed during the year, the reports of which will not be due for some months yet, and in due course these should appear in the next annual report.

Early in September last developments indicated serious difficulty in connection with the operations of the then secretary of the Palo Alto Mutual Building and Loan Association of Palo Alto, and an extended audit was inaugurated. On September 20th this audit had developed a condition that warranted the Commissioner in ordering the doors of the association to be closed, as to all new business, and to make no payments other than for current expenses, except by his permission, until the audit should be finally completed and the irregularities adjusted to his satisfaction.

As a result of this audit and investigation it developed that there was a net shortage of assets of about \$122,735.00 due to a series of defalcations by the secretary, most of which had been accomplished within a period of about seven or eight months.

The association had about \$500,000.00 of perfectly good loans on which payments were being regularly made, together with other good assets, and it was felt that the shareholders would realize more by a reorganization than by a liquidation. A committee of shareholders was appointed which collated the facts and laid them before the body of the shareholders at a meeting called for that purpose. A plan of reorganization was presented and unanimously ratified, involving a net relinquishment of forty-five per cent of the book value of their shares. This plan was later personally signed by the holders of about ninety-five per cent of the book value of the shares in force, and on November 14th permission was granted the association to resume active business. At the annual meeting a few days later a new board of directors and



new officers were selected, and thus far the progress has been satisfactory to this office and to the shareholders, new business and new shareholders being gained each month. The defaulting secretary having been indicted by the grand jury, plead guilty and was sentenced to a penal term of ten years in the penitentiary at San Quentin.

IN RE THE "CONTINENTAL."

At the time of the preparation of the last report of this office the matter of the Continental was in the hands of the Federal bankruptcy court. Hearings were had before the referee in bankruptcy covering an extended period, but no one was called from this office to testify for or against the association. The referee in bankruptcy, in rendering his findings, sustained the contention of this office regarding the definite contract loans, but found that the association was not insolvent within the meaning of the United States bankruptcy laws; whereupon the whole matter then reverted to the Superior Court for hearing and trial in the manner contemplated by law. At the trial the facts found by investigation, as set forth on pages 10 and 11 of the report of 1912, were presented in detail in the testimony of the Commissioner, Secretary Fields and Expert Hassett, and in most cases were supported by the books and by vouchers. The testimony offered by this office was not directly contested, except as regards the appraisal value of the real estate and office fixtures; and except as to these no witnesses, other than Secretary Corbin and Attorney McNab testified in favor of the association. The decision of the court was filed and entered on May 2d, and is, in part, as follows. The conclusions of law signed by Judge Seawell are:

"First. That the plaintiffs are not entitled to a judgment confirming and approving the action of said George S. Walker, Building and Loan Commissioner, in assuming and taking charge of the affairs and business of such corporation, and the control of all its property, and in retaining such possession, as alleged in the complaint."

"Second. That the defendant is entitled to a judgment disapproving the action of said George S. Walker in assuming and taking charge of the affairs and business of such corporation, and the control of all its property, and in retaining such possession, as alleged in the complaint."

"Third. That the defendant is entitled to a judgment that it was not, at the time of the examination of said defendant, so made by said Commissioner, or at any other time, and that it is not conducting its business in an unsafe manner, such as to render its further proceeding hazardous to the public, and to those having funds in its custody.

Let judgment be entered accordingly."

J. M. SEAWELL,  
Judge of said Superior Court.

It was, and is yet, the claim of this office that a large deficit exists in the assets of this corporation, notwithstanding the decision of the court. One of the claims set up by us was that the borrowers had not been credited on their repayments with an amount of approximately \$52,000.00. This is a matter of mathematics not law. Referee Kreft held this to be so, although we were not a party to the bankruptcy proceedings held before him. We quote from his findings as follows:

"The difference between the book asset "Mortgage loans to members on D. C. contract and the amount due from borrowing members plus the D. C. stock principal and apportioned profits is about \$50,000.00. For the foregoing reasons I am of the opinion that the sum of \$50,000.00 must be deducted from the value of this asset, and so find."

If Referee Kreft and the Commissioner and his auditors are right, then there has been a gross miscarriage of justice, for a deficit of \$52,000.00 would make the concern decidedly unsafe.

Judge Deasy likewise passed upon this point after a prolonged trial in which Wm. Corbin was the defendant in a criminal action. We quote from his findings as follows:

"The overstating of the assets under the heading of Definite Contract Loans is such a material error or falsification in the report that the court would be bound to hold the defendant to answer in this case. The fact that, in making the report as he made it, he acted under the advice of counsel (Gavin McNab) does not help him, as he is presumed to know the law, and as an accountant and building and loan secretary of many years' standing he must have been aware of the incorrectness of the accounts which he submitted in his report relative to the definite contract loans. Upon very mature consideration I am satisfied that a public offense has been committed, to wit, a violation of section 558 of the Penal Code, and that there is reasonable and probable cause to believe the defendant, Wm. Corbin, to be guilty thereof, and it is therefore ordered that he be held to answer said charge before the Superior Court of the State of California in and for the city and county of San Francisco, and that in the meantime he be committed to the custody of the sheriff until he give bail, or be legally discharged."

The matter of the civil action is now on appeal to the Supreme Court on the ground that the decision of the Superior Court is not warranted by the facts as presented.

In this instance the court has undertaken to decide a matter of fact rather than a matter of law.

The law (section 1) charges the Commissioner with the enforcement of certain laws. Section 9 provides that "if it shall appear to the Commissioner that any such association is in an unsafe condition or is conducting its business in an unsafe manner," etc., the Commissioner

shall do certain things. In such cases the Commissioner must act on his own judgment in the enforcement of the law. The matter comes before the court and the testimony conclusively shows that the conditions claimed did actually exist, but, the court sets up its judgment in lieu of that of an administrative officer and says the law must not be enforced.

The Supreme Court of the United States has said, in a recent decision, that *it is not to set up its judgment* for that of an administrative officer in purely administrative matters. If the Supreme Court of the United States can not or will not set up its judgment in the matter of the administration of United States laws, why should a state court do otherwise regarding the administration of state laws?

In the matter of the Los Angeles Savings, Mortgage and Trust Company, referred to in detail in the report of 1911, no final action has been taken by the Superior Court of Los Angeles, but the officials of the company appear to be gradually liquidating along their own lines.

In the matter of the receiverships of the "Protective" and "Union Mutual" of Los Angeles, and the "State of California Mutual" of San Diego, the receiver of the "Union Mutual" has rendered a final report and paid a final dividend, but as to the others the real estate held has been difficult of sale at acceptable figures, hence final liquidation has been further delayed.

During the past year two foreign co-operative home building companies have attempted to do business in this State without complying with the requirements of law. The plans and methods of these are such that they come within the purview of the building and loan laws, but because of their expense fund and forfeiture features they are ineligible to license in this State. The party attempting to represent the Standard Home of Alabama ceased operations upon notification, but the National Mercantile Company, Limited, of Vancouver, B. C., is conducting more or less business through the United States mail. Theoretically and mathematically corporations of this nature are feasible, but as they possess no investment features that appeal to others than prospective borrowers, who are presumed to furnish the capital from which their loans are to be made, they are not practical as financial institutions in these times. That they are profitable to the management and agents there is little doubt. The earlier investors may obtain their loans within a reasonable time and be satisfied, but much the larger percentage will sooner or later become impatient because of the great delay, cease to make their periodical payments and eventually forfeit a part or all their investment. As between the earlier investor and the later the odds are largely in favor of the earlier, with both at the mercy of the average management, on the



basis of heads I win and tails you lose. At least that is the experience in this State, where some 38 similar organizations have been formed since early in 1902, all of which have retired from business and not one of which has been able to liquidate except at great loss to the large majority of the investors in their contracts. They are a modern adaptation of the "Bowkett" and "Starr-Bowkett" societies which flourished in England prior to 1894 when their formation was prohibited by statute. (Act of Parliament, 1894, 57 and 58 Vict., chap. 47, sec. 12.)

At the late session of the Legislature amendments to sections 633, 634, 637 and 638 of the Civil Code were passed, approved and became effective as of August 11th. The amendment to section 637 prohibits the carrying of any accounts to be withdrawn upon the presentation of any negotiable check or draft; that to section 634 quite materially changes some of the features, introduces a new form of stock or shares, and makes it obligatory that all associations shall offer installment stock or shares for sale or subscription, at all times, thereby tending to more nearly preserve the idea of mutuality. The changes in sections 637 and 638 do not of necessity affect the present system as regards loans and loaning methods, but tend to more clearly define these features, especially as regards "Definite Contract Loans," and the percentage of security that is to govern the boards of directors in making loans.



## ASSETS AND LIABILITIES.

ASSETS.	
Loans on mortgage and stock .....	\$26,758,920 21
Arrearages .....	144,715 75
Cash in office and bank .....	798,280 78
Real estate owned .....	471,695 12
Furniture and fixtures .....	37,691 55
Advances—personal accounts .....	80,450 40
All other assets .....	24,268 16
	<hr/>
	\$28,316,021 97
LIABILITIES.	
Guarantee stock—capital .....	\$549,685 47
Guarantee stock—surplus .....	105,642 06
Installment stock—dues .....	9,337,918 19
Installment stock—profits .....	2,792,898 41
Paid-up stock—capital .....	3,892,714 55
Paid-up stock—dividends .....	239,728 67
Investment certificates—principal .....	7,885,590 32
Investment certificates—dividends .....	170,248 09
Advance payments .....	46,608 61
Overdrafts and bills payable .....	1,139,446 59
Reserve and undivided profits .....	1,031,197 51
Loans due and incomplete .....	989,095 51
Sundry ledger accounts .....	66,143 91
All other liabilities .....	69,104 08
	<hr/>
	\$28,316,021 97

## RECEIPTS AND DISBURSEMENT.

RECEIPTS.	
Balance last report .....	\$550,315 46
Guarantee stock .....	83,172 00
Installment shares—dues .....	3,325,675 83
Paid-up stock—dues .....	1,386,681 43
Investment certificates .....	4,385,710 84
Interest .....	2,101,950 32
Premiums .....	135,153 71
Fines .....	17,318 83
Fees .....	11,310 74
Loans repaid .....	7,769,901 85
Overdrafts and bills payable .....	1,408,997 69
Advances repaid .....	267,165 52
All other receipts .....	266,719 91
	<hr/>
	\$21,710,074 13
DISBURSEMENTS.	
Overdrafts and bills payable .....	\$1,382,218 30
Loans on mortgages and stock .....	10,648,616 63
Interest paid .....	137,150 04
Dividends on guarantee stock .....	57,104 20
Dues repaid—installment stock .....	2,954,109 64
Profits repaid—installment stock .....	855,416 24
Paid-up stock—capital .....	1,101,171 09
Paid-up stock—dividends .....	226,532 86
Investment certificates—principal .....	2,142,350 70
Investment certificates—dividends .....	305,081 70
Advances—personal accounts .....	261,649 59
Salaries .....	186,936 04
Taxes .....	113,323 04
Other expenses .....	201,994 69
All other disbursements .....	338,138 59
Balance in office and bank .....	798,280 78
	<hr/>
	\$21,710,074 13

## CHANGES IN ASSETS AND LIABILITIES.

## ASSETS.

	Increase	Decrease
Loans on mortgages and stock-----	\$3,127,625 95	-----
Arrearages -----	3,699 50	-----
Cash in office and bank-----	246,528 89	-----
Real estate -----	80,466 65	-----
Furniture and fixtures-----	-----	\$2,686 51
Advances—personal accounts -----	-----	18,520 80
All other assets-----	12,336 32	-----
	\$3,449,450 00	-----

## LIABILITIES.

Guarantee stock—capital -----	\$76,942 08	-----
Guarantee stock—surplus -----	43,981 37	-----
Installment stock—dues -----	30,363 76	-----
Installment stock—profits -----	-----	\$4,325 07
Paid-up stock—capital -----	132,983 78	-----
Paid-up stock—dividends -----	8,638 33	-----
Investment certificates—principal -----	2,497,149 65	-----
Investment certificates—dividends -----	62,458 81	-----
Advance payments -----	-----	2,679 56
Overdrafts and bills payable-----	65,536 32	-----
Reserve and undivided profits-----	107,601 33	-----
Loans due and incomplete-----	420,853 86	-----
Sundry ledger accounts-----	6,283 42	-----
All other liabilities-----	3,661 92	-----
Net increase -----	\$3,449,450 00	-----

## DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associa- tions	Number reporting	Assets	Increase	Decrease
Alameda -----	7	7	\$1,028,341 44	\$45,693 94	-----
Butte -----	1	1	3,830 70	3,830 70	-----
Fresno -----	1	1	158,695 80	9,085 66	-----
Humboldt -----	1	1	32,887 78	3,695 86	-----
Kern -----	2	2	382,972 28	41,866 36	-----
Los Angeles -----	13	13	12,129,241 95	2,405,562 62	-----
Madera -----	1	-----	-----	-----	-----
Marin -----	3	3	308,574 69	-----	\$25,525 42
Merced -----	1	1	136,204 32	13,560 38	-----
Napa -----	1	1	198,500 83	-----	11,662 21
Orange -----	4	4	910,063 92	171,013 07	-----
Placer -----	1	1	44,947 91	1,431 38	-----
Riverside -----	2	2	177,199 42	16,575 92	-----
Sacramento -----	1	1	287,729 23	33,955 34	-----
San Bernardino -----	4	4	1,997,445 22	365,307 40	-----
San Diego -----	3	3	592,881 97	-----	30,624 18
San Francisco -----	23	23	3,893,207 67	-----	162,124 38
San Luis Obispo -----	2	2	173,613 33	24,873 05	-----
San Joaquin -----	3	2	1,488,128 56	137,329 74	-----
San Mateo -----	2	2	471,860 30	37,253 97	-----
Santa Barbara -----	2	2	706,506 73	84,901 10	-----
Santa Clara -----	7	7	2,070,508 07	134,798 41	-----
Santa Cruz -----	1	1	38,973 02	4,324 11	-----
Solano -----	2	2	81,997 54	4,670 68	-----
Sonoma -----	2	2	166,978 29	793 36	-----
Tulare -----	3	3	431,596 09	53,448 32	-----
Ventura -----	1	1	373,327 79	55,608 70	-----
Yolo -----	1	1	29,807 12	29,807 12	-----
	95	93	\$28,316,021 97	\$3,679,387 19	\$229,937 19

## STATISTICAL INFORMATION.

## Number of members:

Male .....	17,795
Female .....	10,186

Total .....	27,891
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## Number of investors:

Male .....	6,635
Female .....	3,195

Total .....	9,830
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Number of borrowers.....	18,370
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Number of mortgage loans for year.....	5,737
--	-------

Number of stock loans for year.....	985
-------------------------------------	-----

Number of building loans for year.....	3,057
--	-------

Total number of building loans to date.....	40,747
---	--------

Shares in force last report.....	339,560
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Shares issued since last report.....	89,090
--------------------------------------	--------

Shares canceled since last report.....	74,030
--	--------

Shares in force this report.....	354,620
----------------------------------	---------

Investment certificates in force last report.....	51,857
---	--------

Investment certificates issued since last report.....	35,824
---	--------

Investment certificates canceled since last report.....	14,970
---	--------

Investment certificates in force this report.....	72,711
---	--------

Number of associations owning real estate.....	38
--	----

Number of associations not owning real estate.....	55
--	----

Number of pieces of real estate owned.....	135
--	-----

Book value of real estate owned.....	\$471,695 12
--------------------------------------	--------------

Reserve and undivided profits.....	\$1,031,197 51
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Net profits reported for year.....	\$1,741,549 41
------------------------------------	----------------

## NEW LOANS AND LOANS REPAID.

Number of new loans.....	6,722
--------------------------	-------

Amount of new loans.....	\$10,648,616 63
--------------------------	-----------------

Percentage to all loans in force.....	34.75
---------------------------------------	-------

Same percentage in 1912.....	33.96
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Loans repaid .....	\$7,769,901 85
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Percentage to all loans in force.....	25.36
---------------------------------------	-------

Same percentage in 1912.....	23.49
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## NET PROFITS.

Net profits for year, per reports.....	\$1,741,549 41
--	----------------

Percentage to average loans in force.....	6.88
---	------

Same percentage, report of 1912.....	7.02
--------------------------------------	------

Percentage to average investment.....	7.81
---------------------------------------	------

Same percentage, report of 1912.....	7.73
--------------------------------------	------

## SALARIES, TAXES, AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Paid for salaries.....	\$186,996 04	0.738
Paid for taxes.....	113,323 04	0.447
Paid for other expenses.....	201,994 69	0.797
	\$502,253 77	1.982

The percentage shown in report for 1912 was 2.206.

The actual expenses of operation being confined to the elements of salaries and other expenses, the percentage of these to the average loans in force becomes:

	Per cent
For salaries .....	0.738
For other expenses.....	0.797
	1.535
This total for 1912 was.....	1.506

If the elements of salaries and other expenses be calculated on the average investment, to show the expense of operation to the investors' capital and accumulations, the result is as follows:

	Per cent
For salaries .....	0.838
For other expenses.....	0.907
Or a total of.....	1.745
The corresponding total for 1912 was.....	1.662

#### GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

The next feature for consideration is the determination of the percentage of the gross income required for expenses of operation, exclusive of taxes.

The gross income to average loans in force is made up as follows:

	Per cent
Net profits reported as above.....	6.880
Taxes paid .....	0.447
Operating expenses .....	1.535
Gross income to loans.....	8.862
Ratio of operating expenses.....	17.321
In 1912 the gross income was.....	9.226
And the ratio of operating expenses was.....	16.323

It will thus be noted that the gross income to average loans appears to be 0.364 per cent less than was shown by the report for 1912, and that the expense of operation has increased 0.998 per cent of the apparent gross income.



The segregation maintained for several years, into two classes, as "Locals" and "State Associations" has been dispensed with in this report for two reasons, viz., *first*, all are operating under the same general laws and neither class has specific distinctive features that apply solely to such classification; *second*, some of both the former classifications have, during the past few years, introduced the element of guarantee capital stock, hence if any detailed segregation is made it should be into the more distinctive classes of "Mutual" and "Guarantee Associations," but even these designations are not entirely distinctive, as several of the guarantee associations are more or less mutual, both as regards their stock issues and their manner of loaning; as some of both classes loan on the mutual plan, some on the "D. C." or definite contract plan with stock also pledged, and others on the "D. C." plan without a pledge of stock.

In order that those heretofore classified as "Locals" and "State Associations" may note the relative position of the two classes in this report, the gross figures in each class are, for comparison of the last two years, presented as follows:

## Locals:

Assets in 1912.....	\$15,733,619 66
Assets in 1913.....	17,358,070 29
Gain in 1913.....	1,624,450 63

## State associations:

Assets in 1912.....	9,132,952 31
Assets in 1913.....	10,957,951 68
Gain in 1913.....	1,824,999 37

On the other hand if the segregation is to be as "Mutuals" and "Guarantee," and these are subdivided as to the plan of loaning, the two classes will appear as follows:

## MUTUALS.

Associa- tions	Plan of loaning	Assets
58	Mutual .....	\$10,196,195 85
13	"D. C." with stock.....	6,581,074 24
5	"D. C." without stock.....	4,193,591 72
76		\$20,970,861 81

## GUARANTEE ASSOCIATIONS.

Associa- tions	Plan of loaning	Assets
4	Mutual .....	\$727,395 94
2	"D. C." with stock.....	887,238 20
11	"D. C." without stock.....	5,730,526 02
17		\$7,345,160 16

Again, if the 76 associations above classified as "Mutuals" are subdivided according to their methods of securing funds, that is by the issue of installment and full paid shares and investment certificates, the several subdivisions and their assets then are:

Associa- tions	Plan of issue	Assets
32	Installment shares only-----	\$2,996,007 79
24	Installment and full paid shares-----	6,137,691 81
11	Installment and full paid shares and investment cer- tificates-----	9,267,762 79
9	Installment shares and investment certificates-----	2,569,399 42
76		\$20,970,861 81
	The assets of these in 1912 were-----	18,752,650 64
	Showing a gain of-----	2,218,211 17

#### ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

At the time for the report for 1912 thirteen associations were reported as having a paid-in guarantee capital; of these seven were formed under the provisions of law provided therefor and six previously formed under the mutual law had introduced this form of capital. During the past year four others have been added to this class, two having been originally formed on that plan, and two were originally mutuals that introduced this form of capital. The assets, capital and surplus, dividends apportioned thereto, and the dividend rate apportioned by them to installment shares, are as follows, excluding cents:

Associations	Location	Assets	Capital and surplus	Dividend apportioned	Dividend rate installment shares
Central -----	Alameda -----	\$146,837	\$17,886	\$1,112	6 %
Equitable -----	Berkeley -----	42,723	14,413	834	7 %
Corona Mutual -----	Corona -----	25,942	5,142	475	6 %
Altos -----	Los Altos -----	17,992	13,641	741	6 %
Bankers -----	Los Angeles -----	56,478	12,595		
State Mutual -----	Los Angeles -----	3,509,185	166,858	41,485	8 %
Southern California..	Los Angeles -----	740,401	52,342	6,500	7 %
Orange -----	Orange -----	338,064	26,000	1,000	8½ %
California Security..	Pasadena -----	393,899	32,500	2,500	6 %
Mutual -----	Pasadena -----	320,666	16,125	1,125	8 %
Home Builders -----	Pomona -----	353,881	101,473	9,382	10 %
Home Investment -----	Redlands -----	470,916	109,157	8,884	8 %
California Home -----	San Francisco..	598,641	25,000	5,402	8 %
Home Mutual -----	San Francisco..	258,811	25,000	5,000	5 %
Santa Cruz -----	Santa Cruz -----	38,973	22,661	1,537	7 %
Vallejo -----	Vallejo -----	1,943	1,818		5 %
Northern California..	Woodland -----	29,808	10,214		6 %
Aggregate of 17 associations-----		\$7,345,160	\$652,825		
The assets in 1912 were-----		6,113,921			
Gain for the year-----		\$1,231,239			

If these 17 guarantee capital associations are segregated into subdivisions as to their working capital, other than their guarantee capital it is found that

14 issue installment shares.

10 issue installment and full paid shares.

8 issue installment and full paid shares and investment certificates.

6 issue installment shares and investment certificates.

3 issue investment certificates only, and the capital thus obtained from all sources is loaned as indicated above.

The annual reports of the several associations, in condensed form, together with the book and withdrawal values, at annual periods, of the shares of serial associations; also the dues per share per month, the dividend rate for the past year, and the book and withdrawal values of shares of associations operating on the "Dayton" or permanent plan, will be found in the appendix to this report, as published, arranged alphabetically as to cities and towns.

All of which is respectfully submitted.

GEO. S. WALKER, Commissioner.

J. L. FIELDS, Secretary.

## STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year ending June 30, 1913.

Associations	Location	Amount
Columbian Mutual Building and Loan Assn.....	Alameda .....	\$35 84
Central Loan Association.....	Alameda .....	42 84
Savings Loan and Building Association.....	Anaheim .....	27 84
People's Mutual Building and Loan Association....	Bakersfield .....	58 80
Benicia Building and Loan Association.....	Benicia .....	23 59
Equitable Building and Loan Association.....	Berkeley .....	13 65
Corona Mutual Building and Loan Association....	Corona .....	10 00
Sacramento Valley Mutual Bldg and Loan Assn....	Chico .....	10 00
Escondido Mutual Building and Loan Association...	Escondido .....	10 00
Fortuna Building and Loan Association.....	Fortuna .....	10 15
Mutual Building and Loan Association.....	Fresno .....	52 36
Kern County Mutual Building and Loan Assn.....	Kern .....	59 29
Altos Building and Loan Association.....	Los Altos .....	10 00
Home Investment Building and Loan Assn.....	Los Angeles .....	12 07
Metropolitan Loan Association.....	Los Angeles .....	93 14
Southern California Loan Association.....	Los Angeles .....	232 48
Fidelity Savings and Loan Association.....	Los Angeles .....	830 20
State Mutual Building and Loan Association.....	Los Angeles .....	1,014 65
Provident Mutual Building and Loan Assn.....	Los Angeles .....	637 03
Bankers' Guaranty-Loan Company.....	Los Angeles .....	21 86
Los Gatos Building and Loan Association.....	Los Gatos .....	10 00
Mutual Building and Loan Association.....	Long Beach .....	17 85
Livermore Mutual Building and Loan Assn.....	Livermore .....	10 00
Madera Mutual Building and Loan Association....	Madera .....	10 00
Merced Mutual Building and Loan Association....	Merced .....	42 93
Tamalpais Mutual Building and Loan Assn.....	Mill Valley .....	15 60
Napa Building and Loan Association.....	Napa .....	73 50
Newcastle Building and Loan Association.....	Newcastle .....	15 05
Alameda County Loan Association.....	Oakland .....	158 70
Cosmopolitan Mutual Building and Loan Assn....	Oakland .....	71 14
Peoples' Mutual Building and Loan Assn.....	Ontario .....	145 64
Orange Building and Loan Association.....	Orange .....	115 97
Palo Alto Mutual Building and Loan Assn.....	Palo Alto .....	194 18
Los Angeles County Mutual Bldg and Loan Assn...	Pasadena .....	45 07
Mutual Building and Loan Association.....	Pasadena .....	82 66
California Security-Loan Corporation.....	Pasadena .....	67 41
Paso Robles Mutual Building and Loan Assn.....	Paso Robles .....	10 00
Petaluma Mutual Building and Loan Association...	Petaluma .....	17 47
Pleasanton Mutual Building and Loan Assn.....	Pleasanton .....	11 45
Mutual Building and Loan Association.....	Pomona .....	170 76
Home Builders' Loan Association.....	Pomona .....	99 00
Porterville Mutual Building and Loan Assn.....	Porterville .....	25 75
San Mateo County Building and Loan Assn.....	Redwood City .....	108 43
Home Investment Association.....	Redlands .....	108 53
Riverside County Mutual Bldg and Loan Assn....	Riverside .....	47 98
Sacramento Building and Loan Association.....	Sacramento .....	100 70
Santa Fe Building and Loan Association.....	San Bernardino .....	232 54
San Diego Building and Loan Association.....	San Diego .....	117 83
Silver Gate Building and Loan Association.....	San Diego .....	88 67
Argonaut Mutual Building and Loan Association...	San Francisco .....	20 47
Bay City Building and Loan Association.....	San Francisco .....	20 12
California Mutual Sav. Fund Loan and Bldg Assn	San Francisco .....	17 20
Citizens' Building and Loan Association.....	San Francisco .....	182 45
Empire Building and Loan Association.....	San Francisco .....	21 25



## STATEMENT OF RECEIPTS—Continued.

Associations	Location	Amount
Eureka Building and Loan Association.....	San Francisco	\$12 92
Fairmount Loan Association.....	San Francisco	13 26
Fidelity Building and Loan Association.....	San Francisco	54 63
Globe Mutual Building and Loan Association.....	San Francisco	39 09
Home Mutual Deposit Loan Association.....	San Francisco	84 53
Mechanics' Building and Loan Association.....	San Francisco	34 56
Mission Home and Loan Association.....	San Francisco	10 60
Occidental Loan Association.....	San Francisco	31 41
Pacific Loan Association.....	San Francisco	16 23
Provident Mutual Loan Association.....	San Francisco	61 84
Progress Mutual Loan Association.....	San Francisco	21 96
Prudence Building and Loan Association.....	San Francisco	13 88
Union Loan Association.....	San Francisco	13 52
Western Loan Association.....	San Francisco	30 67
California Home Building and Loan Association.....	San Francisco	208 95
Pacific States Savings and Loan Company.....	San Francisco	418 95
Franklin Mutual Building and Loan Assn.....	San Francisco	68 95
Bay View Building and Loan Association.....	San Francisco	10 00
Nucleus Building and Loan Association.....	San Jose	61 00
Mutual Building and Loan Assn of S. J. & C. P.....	San Jose	196 04
San Jose Building and Loan Association.....	San Jose	88 30
San Luis Building and Loan Association.....	San Luis Obispo	44 28
San Mateo Mutual Building and Loan Assn.....	San Mateo	40 34
Marin County Mutual Building and Loan Assn.....	San Rafael	67 05
Home Mutual Building and Loan Association.....	Santa Ana	127 15
Orange County Mutual Building and Loan Assn.....	Santa Ana	10 00
Loan and Building Association.....	Santa Barbara	97 64
Santa Barbara Mutual Building and Loan Assn.....	Santa Barbara	118 90
Santa Clara Building and Loan Association.....	Santa Clara	96 75
Santa Cruz County Building and Loan Assn.....	Santa Cruz	12 12
Santa Paula Building and Loan Association.....	Santa Paula	110 78
Santa Rosa Building and Loan Association.....	Santa Rosa	40 60
Sausalito Mutual Loan Association.....	Sausalito	20 76
San Joaquin Valley Building and Loan Assn.....	Stockton	190 67
Stockton Land, Loan and Building Association.....	Stockton	275 43
Security Building and Loan Association.....	Stockton	10 00
Tulare Building and Loan Association.....	Tulare	11 03
Magnolia Mutual Building and Loan Association.....	Upland	95 82
Vallejo Building and Loan Association.....	Vallejo	10 00
Visalia Building and Loan Association.....	Visalia	97 03
Northern California Building and Loan Assn.....	Woodland	10 00
		\$8,659 73
Two new licenses issued during the year.....		2 00
		\$8,661 73
Aggregate.....		
Deposited with State Treasurer:		
January 16, 1913, Controller's receipt No. 1270.....		5,600 00
February 17, 1913, Controller's receipt No. 1459.....		3,061 73
		\$8,661 73

STATE OF CALIFORNIA.

City and County of San Francisco. } ss.

J. L. FIELDS, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1913, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 3d day of September, 1913.

GEO. S. WALKER, Commissioner.

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## APPENDIX

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Detailed Statement of the Condition

of the

Building and Loan Associations

of the

State of California

As compiled from the reports to the Commissioner for the  
fiscal year ending June 30, 1913.

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Arranged Alphabetically by Cities and Towns

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## No. 1. ALAMEDA.

## CENTRAL LOAN ASSOCIATION.

(Incorporated July 26, 1909.)

L. A. RHODES, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1913.

Number of series, none. Number of members and investors, 145. Number of shares, 4,249.

Assets.		Liabilities.	
Loans on mortgages and shares	\$144,926 75	Guarantee stock, capital	\$14,761 40
Arrearages—		Guarantee stock, surplus and dividends	5,695 20
On interest	783 21	Installment shares, dues	63,865 57
Cash in office and bank	1,126 97	Installment shares, profits	5,228 96
		Investment certificates, principal	41,500 00
		Investment certificates, dividends	1,753 58
		Overdrafts and bills payable	7,000 00
		Loans due and incomplete	5,451 89
		All other liabilities	1,580 33
Total assets	\$146,836 93	Total liabilities	\$146,836 93
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,602 82	Overdrafts and bills payable	\$19,000 00
Guarantee stock	1,050 00	Loans on mortgages and shares	61,139 48
Installment shares, dues	46,478 47	Interest paid	358 62
Investment certificates	17,100 00	Dividends on guarantee stock	210 39
Interest	9,027 16	Dues repaid, installment shares	35,362 90
Loans repaid	37,912 87	Profits repaid, installment shares	872 17
Overdrafts and bills payable	20,000 00	Investment certificates, principal	16,400 00
Advances repaid, personal accounts	630 67	Investment certificates, dividends	2,253 25
All other receipts	211 48	Advances, personal accounts	630 67
Total receipts	\$138,013 47	Salaries	104 00
		Taxes	119 62
		Other expenses	406 90
		All other disbursements	28 50
		Balance, cash in office and banks	1,126 97
		Total disbursements	\$138,013 47

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 2. ALAMEDA.

## COLUMBIA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

J. H. SKINNER, Vice-President.

Fiscal year ended July 31, 1912.

Number of series, 22. Number of members and investors, 203. Number of shares, 2,244.

Assets.		Liabilities.	
Loans on mortgages and shares	\$94,496 15	Installment shares, dues	\$67,572 60
Arrearages—		Installment shares, profits	13,023 10
On shares	\$1,874 34	Advance payments	4,041 81
On interest	1,108 41	Overdrafts and bills payable	17,775 03
On premium	992 98	Reserve and undivided profits	1,853 79
On fines	62 60	Loans due and incomplete	1,687 86
	4,038 33		
Cash in office and bank	6,774 04		
Furniture and fixtures	180 00		
Advances, personal accounts	465 67		
Total assets	\$105,954 19	Total liabilities	\$105,954 19
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,028 96	Overdrafts and bills payable	\$8,210 10
Installment shares, dues	19,934 99	Loans on mortgages and shares	47,484 78
Interest	6,887 24	Interest paid	1,065 37
Fines	66 50	Dues repaid, installment shares	6,331 80
Fees	9 00	Profits repaid, installment shares	2,818 53
Loans repaid	31,911 82	Salaries	1,281 00
Overdrafts and bills payable	7,412 17	Taxes	5 54
All other receipts	38 01	Other expenses	287 53
		All other disbursements	30 00
		Balance, cash in office and bank	6,774 04
Total receipts	\$74,288 69	Total disbursements	\$74,288 69

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27	120	\$120 00	\$163 94	\$159 55
29	108	108 00	143 46	139 92
31	96	96 00	122 85	120 17
33	84	84 00	104 11	102 16
35	72	72 00	86 50	85 06
37	60	60 00	69 87	68 89
39	48	48 00	54 18	53 57
41	36	36 00	39 42	39 08
43	24	24 00	25 50	25 35
45	12	12 00	12 37	12 34



## No. 3. ANAHEIM.

## SAVINGS, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 8, 1889.)

FRED A. BACKS, JR., Secretary.

N. F. STEADMAN, President.

Fiscal year ended April 30, 1913.

Number of series, 11. Number of members and investors, 154. Number of shares, 2,063.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$89,640 00	Installment shares, dues-----	\$56,610 00
Arrearages—		Installment shares, profits---	18,539 86
On shares -----	\$601 00	Advance payments -----	63 80
On interest ----	246 00	Overdrafts and bills payable--	14,700 00
On fines -----	18 15	Reserve and undivided profits	32 26
		Loans due and incomplete---	1,042 30
	865 15		
Cash in office and bank-----	483 07		
Total assets -----	\$90,988 22	Total liabilities -----	\$90,988 22

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,001 96	Overdrafts and bills payable--	\$4,800 00
Installment shares, dues----	12,565 75	Loans on mortgages and shares -----	32,562 70
Interest -----	6,160 15	Interest paid -----	882 80
Premiums -----	17 80	Dues repaid, installment shares -----	6,416 50
Fines -----	14 20	Profits repaid, installment shares -----	2,186 03
Fees -----	20 50	Advances, personal accounts--	3 15
Loans repaid -----	17,290 00	Salaries -----	410 00
Overdrafts and bills payable--	5,600 00	Taxes -----	5 99
Advances repaid, personal accounts -----	8 58	Other expenses -----	165 29
All other receipts-----	236 59	Balance, cash in office and bank -----	483 07
Total receipts -----	\$47,915 53	Total disbursements ----	\$47,915 53

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$60 00	\$89 46	\$86 04
16-----	108	54 00	77 26	72 60
17-----	96	48 00	65 91	61 43
18-----	84	42 00	55 41	51 38
19-----	72	36 00	45 60	42 64
20-----	60	30 00	36 50	33 90
21-----	48	24 00	28 09	26 05
22-----	36	18 00	20 30	18 92
23-----	24	12 00	13 02	12 20
24-----	12	6 00	6 26	6 03

## No. 4. BAKERSFIELD.

## KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1912.

Number of series, none. Numbers of members and investors, 400. Number of shares, 8,229.

Assets.		Liabilities.	
Loans on mortgages and shares	\$217,670 00	Installment shares, dues	\$121,937 57
Arrearages—		Installment shares, profits	32,989 25
On interest	\$926 73	Paid-up and prepaid shares, capital	36,850 00
On fines	91 02	Overdrafts and bills payable	21,000 00
	1,017 75	Reserve and undivided profits	7,007 03
Cash in office and bank	3,870 08	Loans due and incomplete	4,261 10
Real estate	1,260 82		
Furniture and fixtures	60 50		
Advances, personal accounts	165 80		
Total assets	\$224,044 95	Total liabilities	\$224,044 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,617 49	Overdrafts and bills payable	\$29,000 00
Installment shares, dues	94,207 61	Loans on mortgages and shares	114,587 17
Paid-up and prepaid shares, dues	12,300 00	Interest paid	800 88
Interest	20,929 41	Dues repaid, installment shares	73,038 49
Premiums	10 00	Profits repaid, installment shares	3,131 24
Fines	66 14	Paid-up and prepaid shares, capital	15,900 00
Loans repaid	67,298 27	Paid-up and prepaid shares, dividends	2,270 60
Overdrafts and bills payable	50,000 00	Advances, personal accounts	136 60
Advances repaid, personal accounts	22 00	Salaries	1,500 00
All other receipts	53 00	Taxes	1,573 49
		Other expenses	434 55
		All other disbursements	1,260 82
		Balance, cash in office and bank	3,870 08
Total receipts	\$247,503 92	Total disbursements	\$247,503 92

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 5. BAKERSFIELD.

## PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

F. W. ROBINSON, Vice-President.

Fiscal year ended January 31, 1913.

Number of series, 12. Number of members and investors, 141. Number of shares, 2,998.

Assets.		Liabilities.	
Loans on mortgages and shares	\$158,250 00	Installment shares, dues	\$46,830 60
Arrearages—		Installment shares, profits	11,355 84
On shares	33 00	Paid-up and prepaid shares, capital	79,000 00
Cash in office and bank	616 33	Overdrafts and bills payable	9,000 00
Advances, personal accounts	28 00	Reserve and undivided profits	9,605 39
		Loans due and incomplete	3,135 50
Total assets	\$158,927 33	Total liabilities	\$158,927 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,483 23	Overdrafts and bills payable	\$18,000 00
Installment shares, dues	16,846 50	Loans on mortgages and shares	36,084 55
Paid-up and prepaid shares, dues	5,000 00	Interest paid	567 43
Interest	16,340 17	Dues repaid, installment shares	16,393 50
Fines	84 58	Profits repaid, installment shares	5,055 90
Fees	1 00	Paid-up and prepaid shares, capital	8,700 00
Loans repaid	46,500 00	Paid-up and prepaid shares, dividends	5,052 27
Overdrafts and bills payable	7,000 00	Advances, personal accounts	46 00
Advances repaid, personal accounts	18 00	Salaries	1,655 00
		Taxes	1,717 04
		Other expenses	385 46
		Balance, cash in office and bank	616 33
Total receipts	\$94,273 48	Total disbursements	\$94,273 48

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14	96	\$57 60	\$88 16	\$87 50
16	73	43 20	59 72	55 00
18	48	28 80	35 86	32 50
20	36	21 60	25 50	23 00
22	24	14 40	16 10	15 00
24	12	7 20	7 62	7 20

## No. 6. BENICIA.

## BENICIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 11, 1883.)

H. K. WHITE, Secretary.

J. B. JOHNSTON, President.

Fiscal year ended January 31, 1913.

Number of series, 22. Number of members and investors, 93. Number of shares, 537.

Assets.		Liabilities.	
Loans on mortgages and shares	\$53,661 25	Installment shares, dues	\$49,626 00
Arrearages—		Installment shares, profits	11,644 18
On shares	\$9,766 00	Advance payments	16 50
On interest	4,538 40	Overdrafts and bills payable	12,000 00
	14,304 40	Reserve and undivided profits	1,796 31
Cash in office and bank	2,726 42	Sundry ledger accounts	463 22
Real estate	6,017 37	All other liabilities, unearned premiums	4,508 13
Furniture and fixtures	154 44		
Advances, personal accounts	1,040 46		
All other assets	2,150 00		
Total assets	\$80,054 34	Total liabilities	\$80,054 34
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$641 57	Loans on mortgages and shares	\$1,425 00
Installment shares, dues	5,296 00	Interest paid	334 19
Interest	2,413 70	Dues repaid, installment shares	3,968 00
Fees	2 30	Profits repaid, installment shares	837 99
Loans repaid	2,665 00	Salaries	600 00
All other receipts	1 40	Taxes	1,075 37
		Other expenses	21 00
		All other disbursements	32 00
		Balance, cash in office and bank	2,726 42
Total receipts	\$11,019 97	Total disbursements	\$11,019 97

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26	120	\$120 00	\$147 66	\$134 87
28	108	108 00	128 70	119 00
30	96	96 00	110 08	104 28
32	84	84 00	94 97	89 97
34	72	72 00	79 80	76 14
36	60	60 00	65 38	62 88
40	36	36 00	38 30	37 18
42	24	24 00	25 14	24 56
44	12	12 00	12 38	12 19



## No. 7. BERKELEY.

## EQUITABLE BUILDING AND LOAN ASSOCIATION.

(Incorporated December 7, 1908.)

A. J. BRADFORD, Secretary.

E. E. KEYES, President.

Fiscal year ended March 31, 1913.

Number of series, 16. Number of members and investors, 97. Number of shares, 1,229.

Assets.		Liabilities.	
Loans on mortgages and shares	\$35,846 67	Guarantee stock, capital	\$14,200 00
Arrearages—		Guarantee stock, surplus	213 00
On shares	\$721 75	Installment shares, dues	6,092 84
On interest	277 06	Installment shares, profits	486 69
On fines	9 98	Paid-up and prepaid shares, capital	7,766 35
	1,008 79	Paid-up and prepaid shares, dividends	102 06
Cash in office and bank	602 74	Investment certificates, principal	5,003 15
Real estate	4,867 99	Investment certificates, dividends	120 12
Furniture and fixtures	361 90	Overdrafts and bills payable	8,500 00
Advances, personal accounts	35 35	Reserve and undivided profits	106 52
		Loans due and incomplete	132 71
Total assets	\$42,723 44	Total liabilities	\$42,723 44

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$597 86	Overdrafts and bills payable	\$14,500 00
Guarantee stock	600 00	Loans on mortgages and shares	8,234 24
Installment shares, dues	4,460 35	Interest paid	877 06
Paid-up and prepaid shares, dues	600 00	Dividends on guarantee stock	822 00
Investment certificates	5,465 90	Dues repaid, installment shares	2,027 22
Interest	3,497 74	Profits repaid, installment shares	89 82
Fines	15 60	Paid-up and prepaid shares, capital	1,600 00
Fees	1,075 50	Paid-up and prepaid shares, dividends	464 64
Loans repaid	5,527 81	Investment certificates, principal	1,177 50
Overdrafts and bills payable	11,000 00	Investment certificates, dividends	109 85
Advances repaid, personal accounts	53 84	Advances, personal accounts	14 00
All other receipts	2,112 94	Salaries	560 00
		Taxes	75 19
		Other expenses	1,489 03
		All other disbursements, real estate, etc.	2,364 25
		Balance, cash in office and bank	602 74
Total receipts	\$35,007 54	Total disbursements	\$35,007 54

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1	48	\$24 00	\$27 46	Dues plus
5	36	18 00	20 02	interest
9	24	12 00	12 90	at six
13	12	6 00	6 23	per cent.

## No. 8. CORONA.

## CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

GEO. E. SNIDECOR, Vice-President.

Fiscal year ended October 1, 1912.

Number of series, none. Number of members and investors, 115. Number of shares, 586.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$25,887 92	Guarantee stock, capital-----	\$5,000 00
All other assets-----	53 95	Guarantee stock, surplus-----	141 76
		Installment shares, dues-----	7,153 86
		Installment shares, profits---	1,491 00
		Investment certificates, principal -----	7,231 26
		Investment certificates, dividends -----	247 79
		Overdrafts and bills payable--	4,511 15
		Reserve and undivided profits	165 05
Total assets -----	\$25,941 87	Total liabilities -----	\$25,941 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$500 00	Overdrafts and bills payable--	\$7,567 93
Installment shares, dues-----	4,102 38	Loans on mortgages and shares	9,956 99
Investment certificates -----	9,075 29	Interest paid -----	275 70
Interest -----	1,884 41	Dividends on guarantee stock	475 00
Fines -----	50 84	Dues repaid, installment shares -----	4,115 69
Loans repaid -----	4,394 17	Profits repaid, installment shares -----	456 73
Overdrafts and bills payable--	7,541 15	Investment certificates, principal -----	3,987 86
All other receipts-----	134 11	Investment certificates, dividends -----	231 10
		Salaries -----	420 00
		Taxes -----	30 00
		Other expenses -----	165 35
Total receipts -----	\$27,682 35	Total disbursements -----	\$27,682 35

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 9. CHICO.

**SACRAMENTO VALLEY MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated October 4, 1911.)

I. A. MASTERSON, Secretary.

GEO. E. VADNEY, President.

Fiscal year ended June 30, 1913.

Number of series, none. Number of members and investors, 24. Number of shares, 234.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$2,572 00
-----	\$2,364 50	Paid-up and prepaid shares, capital	900 00
Cash in office and bank	987 48	Paid-up and prepaid shares, dividends	21 00
Furniture and fixtures	107 36	Investment certificates, principal	327 70
All other assets	371 36	Investment certificates, dividends	10 00
		-----	-----
Total assets	\$3,830 70	Total liabilities	\$3,830 70
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$3,192 00	Loans on mortgages and shares	\$2,500 00
Paid-up and prepaid shares, dues	1,600 00	Dues repaid, installment shares	620 00
Investment certificates	327 70	Paid-up and prepaid shares, capital	700 00
Interest	215 34	Paid-up and prepaid shares, dividends	52 20
Fees	347 00	Other expenses	558 90
Loans repaid	135 50	All other disbursements	400 96
All other receipts	2 00	Balance, cash in office and bank	987 48
		-----	-----
Total receipts	\$5,819 54	Total disbursements	\$5,819 54

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 10. ESCONDIDO.

## ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1893.)

H. J. HALL, Secretary.

W. H. BALDRIDGE, President.

Fiscal year ended February 28, 1913.

Number of series, 13. Number of members and investors, 61. Number of shares, 437.

Assets.		Liabilities.	
Loans on mortgages and shares	\$20,200 00	Installment shares, dues	\$14,256 00
Arrearages—		Installment shares, profits	2,863 41
On shares	\$52 00	Paid-up and prepaid shares, capital	3,549 10
On interest	34 72	Paid-up and prepaid shares, dividends	108 00
On premium	5 20	Advance payments	310 00
On fines	4 60	Reserve and undivided profits	110 66
	96 52		
Cash in office and bank	820 09		
Furniture and fixtures	80 56		
Total assets	\$21,197 17	Total liabilities	\$21,197 17

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,471 20	Overdrafts and bills payable	\$675 00
Installment shares, dues	5,592 00	Loans on mortgages and shares	2,600 00
Interest	1,696 04	Interest paid	8 20
Premiums	255 30	Dues repaid, installment shares	8,594 30
Fines	12 25	Profits repaid, installment shares	999 15
Fees	10 95	Salaries	144 00
Loans repaid	4,200 00	Taxes	47 00
Overdrafts and bills payable	675 00	Other expenses	25 00
		Balance, cash in office and bank	\$20 09
Total receipts	\$13,912 74	Total disbursements	\$13,912 74

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23	72	\$72 00	\$96 37	\$90 26
25	60	60 00	76 51	72 38
27	48	48 00	58 27	55 70
29	36	36 00	41 59	40 19
31	24	24 00	26 38	25 68
33	12	12 00	12 58	12 40



## No. 11. FORTUNA.

## FORTUNA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 30, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 31, 1913.

Number of series, 13. Number of members and investors, 89. Number of shares, 662.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$32,200 00	Installment shares, dues -----	\$27,426 00
Arrearages—		Installment shares, profits ---	4,881 29
On shares -----	\$305 00	Reserve and undivided profits	580 49
On interest -----	144 00		
On fines -----	18 41		
	467 41		
Cash in office and bank -----	220 37		
Total assets -----	\$32,887 78	Total liabilities -----	\$32,887 78

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$868 38	Loans on mortgages and shares -----	\$7,100 00
Installment shares, dues ----	7,908 50	Interest paid -----	2 50
Interest -----	2,306 06	Dues repaid, installment shares -----	5,047 50
Fines -----	33 45	Profits repaid, installment shares -----	1,184 36
Fees -----	17 20	Advances, personal accounts --	245 81
Loans repaid -----	2,900 00	Salaries -----	180 00
All other receipts -----	32 70	Taxes -----	48 15
		Other expenses -----	35 60
		All other disbursements ----	2 00
		Balance, cash in office and bank -----	220 37
Total receipts -----	\$14,066 29	Total disbursements ---	\$14,066 29

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35 -----	78	\$78 00	\$98 92	\$96 30
36 -----	72	72 00	89 62	87 42
38 -----	60	60 00	71 98	70 48
40 -----	48	48 00	55 56	53 67
42 -----	36	36 00	40 22	38 64
44 -----	24	24 00	25 89	24 94
46 -----	12	12 00	12 48	12 20

## No. 12. FRESNO.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1913.

Number of series, 20. Number of members and investors, 183. Number of shares, 2,273.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$150,901 66	Installment shares, dues -----	\$71,948 40
Arrearages—		Installment shares, profits ---	29,317 64
On shares -----	\$20 80	Overdrafts and bills payable_	40,000 00
On interest -----	291 15	Reserve and undivided profits	3,463 87
	311 95	Loans due and incomplete---	13,965 89
Cash in office and bank-----	7,482 19		
Total assets -----	\$158,695 80	Total liabilities -----	\$158,695 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,684 21	Overdrafts and bills payable_	\$40,000 00
Installment shares, dues-----	17,363 30	Loans on mortgages and shares -----	44,534 11
Interest -----	16,090 42	Interest paid -----	2,634 33
Fines -----	42 02	Dues repaid, installment shares -----	28,679 90
Fees -----	6 00	Profits repaid, installment shares -----	18,897 72
Loans repaid -----	52,133 61	Salaries -----	1,080 00
Overdrafts and bills payable_	55,000 00	Taxes -----	1,882 70
		Other expenses -----	128 61
		Balance, cash in office and bank -----	7,482 19
Total receipts -----	\$145,319 56	Total disbursements -----	\$145,319 56

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	120	\$120 00	\$205 84	\$205 84
25-----	108	108 00	175 80	175 80
27-----	96	96 00	148 37	148 37
29-----	84	84 00	123 37	123 39
31-----	72	72 00	100 50	100 50
33-----	60	60 00	79 45	79 45
35-----	48	48 00	60 31	60 31
37-----	36	36 00	42 83	42 83
39-----	24	24 00	26 98	26 98
41-----	12	12 00	12 76	12 76

## No. 13. LIVERMORE.

## LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1906.)

C. F. WENTE, Secretary.

D. J. MURPHY, President.

Fiscal year ended September 30, 1912.

Number of series, 7. Number of members and investors, 59. Number of shares, 423.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$18,450 00	Installment shares, dues -----	\$22,134 00
Arrearages—		Installment shares, profits ---	3,938 55
On shares -----	96 00	Reserve and undivided profits	319 08
Cash in office and bank -----	7,845 63		
Total assets -----	\$26,391 63	Total liabilities -----	\$26,391 63
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$2,490 37	Loans on mortgages and shares	\$200 00
Installment shares, dues ----	5,466 00	Dues repaid, installment	
Interest -----	1,912 69	shares -----	4,547 00
Premiums -----	48 00	Profits repaid, installment	
Fines -----	11 25	shares -----	668 77
Fees -----	1 00	Salaries -----	200 00
Loans repaid -----	3,900 00	Taxes -----	396 11
All other receipts -----	45 45	Other expenses -----	17 25
		Balance, cash in office and bank -----	7,845 63
Total receipts -----	\$13,874 76	Total disbursements -----	\$13,874 76

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	72	\$72 00	\$87 39	\$85 85
3-----	60	60 00	70 82	69 74
4-----	54	54 00	62 69	61 82
5-----	36	36 00	39 72	39 35
6-----	24	24 00	25 58	25 42
7-----	18	18 00	18 87	18 78

## No. 14. LONG BEACH.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 4, 1904.)

CHAS. MALCOLM, Secretary.

LLEWELLYN BIXBY, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 127. Number of shares, 1,163.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$29,892 43
Arrearages—		Installment shares, profits	4,679 17
On interest	145 50	Investment certificates, principal	54,017 01
Cash in office and bank	5,969 05	Investment certificates, dividends	2,402 22
Furniture and fixtures	409 47	Reserve and undivided profits	449 62
Total assets	\$91,440 45	Total liabilities	\$91,440 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,092 91	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	11,093 63	Loans on mortgages and shares	57,526 51
Investment certificates	46,567 08	Interest paid	306 66
Interest	5,511 38	Dues repaid, installment shares	1,773 40
Fees	136 00	Profits repaid, installment shares	180 10
Loans repaid	22,572 73	Investment certificates, principal	13,817 23
All other receipts	10 00	Investment certificates, dividends	827 95
		Salaries	385 00
		Taxes	15 72
		Other expenses	717 90
		All other disbursements	464 21
		Balance, cash in office and bank	5,969 05
Total receipts	\$86,983 73	Total disbursements	\$86,983 73

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 15. LOS ALTOS.

## ALTOS BUILDING AND LOAN ASSOCIATION.

(Incorporated August 18, 1909.)

M. O. ADAMS, Secretary.

D. W. JOHNSTON, President.

Fiscal year ended June 30, 1913.

Number of series, none. Number of members and investors, 30. Number of shares, 251.

Assets.		Liabilities.	
Loans on mortgages and shares	\$17,288 89	Guarantee stock, capital	\$13,640 99
Cash in office and bank	575 98	Installment shares, dues	80 00
All other assets	127 08	Installment shares, profits	2 80
		Investment certificates, principal	3,200 00
		Investment certificates, dividends	96 00
		Reserve and undivided profits	972 16
Total assets	\$17,991 95	Total liabilities	\$17,991 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$160 49	Overdrafts and bills payable	\$2,200 00
Guarantee stock	2,592 00	Loans on mortgages and shares	2,000 00
Installment shares, dues	15 00	Interest paid	23 40
Interest	1,482 71	Dividends on guarantee stock	577 59
Fines	2 15	Investment certificates, principal	2,500 00
Loans repaid	3,376 68	Investment certificates, dividends	321 00
Overdrafts and bills payable	900 00	Salaries	250 00
		Taxes	40 26
		Other expenses	40 80
		Balance, cash in office and bank	575 98
Total receipts	\$8,529 03	Total disbursements	\$8,529 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 16. LOS ANGELES.

**BANKERS' GUARANTY-LOAN COMPANY.**

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 526. Number of shares, 861.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$36,453 80	Guarantee stock, capital.---	\$12,595 68
Cash in office and bank-----	6,842 59	Investment certificates, principal -----	27,072 26
Real estate -----	11,612 54	Overdrafts and bills payable--	15,500 00
Advances, personal accounts--	1,218 74	Sundry ledger accounts-----	1,309 73
All other assets-----	350 00		
Total assets -----	\$56,477 67	Total liabilities -----	\$56,477 67

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,268 62	Loans on mortgages and shares -----	\$22,156 80
Investment certificates -----	9,047 42	Interest paid -----	2,429 43
Interest -----	4,306 40	Investment certificates, principal -----	13,249 87
Fines -----	69 08	Advances, personal accounts--	363 63
Loans repaid -----	29,583 10	Salaries -----	1,227 50
Overdrafts and bills payable--	4,300 44	Other expenses -----	1,699 85
Advances repaid, personal accounts -----	2,501 53	All other disbursements, real estate -----	10,451 89
All other receipts, real estate, etc. -----	6,344 97	Balance, cash in office and bank -----	6,842 59
Total receipts -----	\$58,421 56	Total disbursements ---	\$58,421 56

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 17. LOS ANGELES.

**FIDELITY SAVINGS AND LOAN ASSOCIATION.**

(Incorporated December 22, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 3,200. Number of shares, 62,513.

Assets.		Liabilities.	
Loans on mortgages and shares	\$3,539,676 77	Installment shares, dues	\$885,090 23
Cash in office and bank	148,613 73	Installment shares, profits	362,075 24
Real estate	12,171 31	Paid-up and prepaid shares, capital	187,600 00
Furniture and fixtures	506 00	Paid-up and prepaid shares, dividends	3,542 00
Advances, personal accounts	7,956 33	Investment certificates, principal	1,507,800 00
All other assets	3,490 47	Investment certificates, dividends	29,662 03
		Reserve and undivided profits	273,903 08
		Loans due and incomplete	431,748 16
		Sundry ledger accounts	18,657 97
		All other liabilities, tax reserve, etc.	12,329 90
Total assets	\$3,712,408 61	Total liabilities	\$3,712,408 61

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$35,841 42	Overdrafts and bills payable	\$50,000 00
Installment shares, dues	654,891 83	Loans on mortgages and shares	2,425,505 25
Paid-up and prepaid shares, dues	19,500 00	Interest paid	2,808 81
Investment certificates	736,625 00	Dues repaid, installment shares	406,363 15
Interest	275,757 51	Profits repaid, installment shares	76,010 22
Premiums	50,052 15	Paid-up and prepaid shares, capital	50,700 00
Fines and fees	3,346 64	Paid-up and prepaid shares, dividends	13,961 59
Loans repaid	1,604,948 20	Investment certificates, principal	86,025 00
Advances repaid, personal accounts	33,930 25	Investment certificates, dividends	67,114 30
All other receipts, real estate, etc.	95,703 39	Advances, personal accounts	18,000 73
		Salaries	9,925 00
		Taxes	10,303 76
		Other expenses	41,975 08
		All other disbursements, real estate, etc.	103,190 82
		Balance, cash in office and bank	148,613 73
Total receipts	\$3,510,596 39	Total disbursements	\$3,510,596 39

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "B." Dues 70 cents per share per month.	84	\$58 80	\$51 12	\$88 17	\$88 17
	72	50 40	43 46	68 97	68 97
	60	42 00	36 00	52 42	52 42
	48	33 60	28 44	38 15	38 15
	36	25 20	20 88	25 85	25 85
	24	16 80	13 32	15 25	15 25
	12	8 40	5 76	6 11	6 11

## No. 18. LOS ANGELES.

## HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

(Incorporated August 21, 1888.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1912.

Number of series, 15. Number of members and investors, 37. Number of shares, 419.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$34,000 00	Installment shares, dues -----	\$19,344 00
Arrearages—		Installment shares, profits -----	4,359 55
On shares -----	\$95 00	Advance payment -----	655 00
On interest -----	398 77	Overdrafts and bills payable ..	9,607 56
	493 77	Reserve and undivided profits	675 13
Furniture and fixtures -----	147 47		
Total assets -----	\$34,641 24	Total liabilities -----	\$34,641 24
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$898 97	Overdrafts and bills payable ..	\$23,560 00
Installment shares, dues -----	6,392 00	Loans on mortgages and shares -----	6,850 00
Interest -----	5,045 17	Interest paid -----	1,147 71
Fines -----	97 37	Dues repaid, installment shares -----	10,937 00
Loans repaid -----	25,200 00	Profits repaid, installment shares -----	2,739 76
Overdrafts and bills payable ..	9,067 56	Advances, personal accounts ..	55 52
Advances repaid, personal accounts -----	58 57	Salaries -----	660 00
		Taxes -----	610 58
		Other expenses -----	199 07
Total receipts -----	\$46,759 64	Total disbursements ---	\$46,759 64

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26 -----	126	\$126 00	\$182 34	\$182 34
28 -----	114	114 00	159 01	156 76
32 -----	90	90 00	116 76	114 08
35 -----	72	72 00	88 56	86 08
36 -----	66	66 00	79 84	77 07
39 -----	48	48 00	55 27	53 46
41 -----	36	36 00	40 08	39 06
43 -----	24	24 00	25 79	25 33
45 -----	12	12 00	12 48	12 36



## No. 19. LOS ANGELES.

## METROPOLITAN LOAN ASSOCIATION.

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

CHAS. SEYLER, President.

Fiscal year ended June 30, 1913.

Number of series, 22. Number of members and investors, 182. Number of shares, 2,954.

Assets.		Liabilities.	
Loans on mortgages and shares	\$255,000 00	Installment shares, dues	\$158,232 00
Arrearages—		Installment shares, profits	40,125 58
On shares	\$68 00	Paid-up and prepaid shares, capital	21,800 00
On interest	72 00	Paid-up and prepaid shares, dividends	584 00
	140 00	Advance payments	2,819 00
Cash in office and bank	8,309 02	Overdrafts and bills payable	30,000 00
		Reserve and undivided profits	9,130 28
		Sundry ledger accounts	758 16
Total assets	\$263,449 02	Total liabilities	\$263,449 02
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,314 54	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	37,034 00	Loans on mortgages and shares	17,500 00
Paid-up and prepaid shares, dues	19,000 00	Interest paid	1,768 73
Interest	23,198 45	Dues repaid, installment shares	41,060 00
Fines	81 54	Profits repaid, installment shares	13,901 88
Fees	33 20	Paid-up and prepaid shares, capital	4,000 00
Loans repaid	25,600 00	Paid-up and prepaid shares, dividends	569 00
Advances repaid, personal accounts	2,400 00	Advances, personal accounts	4,296 25
All other receipts	1,332 15	Salaries	3,300 00
		Taxes	4,428 27
		Other expenses	860 73
		Balance, cash in office and bank	8,309 02
Total receipts	\$109,993 88	Total disbursements	\$109,993 88

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25	120	\$120 00	\$171 83	\$161 46
27	108	108 00	148 18	138 14
29	96	96 00	126 32	117 22
31	84	84 00	106 13	98 38
33	72	72 00	87 45	81 27
35	60	60 00	70 17	66 10
37	48	48 00	54 21	51 11
39	36	36 00	39 40	37 70
41	24	24 00	25 47	24 74
43	12	12 00	12 36	12 18

## No. 20. LOS ANGELES.

## PROVIDENT MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 14, 1895.)

J. M. HUNTER, Secretary.

L. J. CHRISTOPHER, Vice-President.

Fiscal year ended October 31, 1912.

Number of series, 40. Number of members and investors, 1,283. Number of shares, 25,623.

Assets.		Liabilities.	
Loans on mortgages and shares	\$1,805,509 11	Installment shares, dues	\$589,713 35
Arrearages—		Installment shares, profits	360,027 34
On interest	868 62	Paid-up and prepaid shares, capital	178,200 00
Cash in office and bank	31,340 32	Paid-up and prepaid shares, dividends	4,663 68
Real estate	89,105 56	Investment certificates, principal	503,361 31
Furniture and fixtures	6,000 00	Investment certificates, dividends	9,170 56
Advances, personal accounts	20,673 29	Overdrafts and bills payable	80,000 00
All other assets	176 30	Reserve and undivided profits	63,827 92
		Loans due and incomplete	133,557 83
		Sundry ledger accounts	26,151 21
		All other liabilities, tax reserve	5,000 00
Total assets	\$1,953,673 20	Total liabilities	\$1,953,673 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$42,851 23	Overdrafts and bills payable	\$150,000 00
Installment shares, dues	139,771 03	Loans on mortgages and shares	763,765 45
Investment certificates	479,872 17	Interest paid	12,207 37
Interest	123,479 14	Dues repaid, installment shares	226,195 98
Premiums	59,009 30	Profits repaid, installment shares	181,168 36
Fines	2,713 00	Paid-up and prepaid shares, capital	86,200 00
Loans repaid	643,119 64	Paid-up and prepaid shares, dividends	14,268 86
Overdrafts and bills payable	180,000 00	Investment certificates, principal	157,920 00
Advances repaid, personal accounts	109,888 64	Investment certificates, dividends	3,973 92
All other receipts	24,092 46	Advances, personal accounts	120,639 18
		Salaries	4,985 00
		Taxes	6,750 25
		Other expenses	37,740 28
		All other disbursements	7,641 64
		Balance, cash in office and bank	31,340 32
Total receipts	\$1,804,796 61	Total disbursements	\$1,804,796 61

Installment Shares, With Age, Value, and Withdrawal Value.					
Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
38	93	\$65 10	\$56 79	\$94 89	\$94 89
41	84	58 80	51 12	80 44	80 44
45	72	50 40	43 56	63 44	63 44
50	59	41 30	35 37	45 32	45 32
53	48	33 60	28 44	35 94	35 94
57	36	25 20	20 88	24 71	24 71
61	24	16 80	13 32	14 85	14 85
64	15	10 50	7 65	8 11	8 11

Class "B." Dues 70 cents per share per month.

## No. 21. LOS ANGELES.

## SOUTHERN CALIFORNIA LOAN ASSOCIATION.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1913.

Number of series, 21. Number of members and investors, 892. Number of shares, 4,612.

Assets.		Liabilities.	
Loans on mortgages and shares	\$731,949 00	Guarantee stock, capital	\$50,000 00
Arrearages—		Guarantee stock, surplus	2,342 54
On interest	155 00	Installment shares, dues	75,764 00
Cash in office and bank	6,887 71	Installment shares, profits	22,753 11
Furniture and fixtures	1,409 56	Paid-up and prepaid shares, capital	535,406 00
		Investment certificates, principal	1,084 10
		Advance payment	330 00
		Overdrafts and bills payable	25,000 00
		Reserve and undivided profits	17,049 88
		Loans due and incomplete	10,671 64
Total assets	\$740,401 27	Total liabilities	\$740,401 27
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,727 71	Overdrafts and bills payable	\$65,000 00
Installment shares, dues	17,234 00	Loans on mortgages and shares	220,033 39
Paid-up and prepaid shares, dues	233,557 89	Interest paid	2,256 65
Investment certificates	1,993 01	Dividends on guarantee stock	6,500 00
Interest	60,396 70	Dues repaid, installment shares	29,781 00
Loans repaid	158,159 00	Profits repaid, installment shares	12,753 19
Overdrafts and bills payable	70,000 00	Paid-up and prepaid shares, capital	154,082 44
Advances repaid, personal accounts	1,000 00	Paid-up and prepaid shares, dividends	30,212 96
All other receipts	1 50	Investment certificates, principal	2,235 27
		Investment certificates, dividends	39 55
		Advances, personal accounts	1,000 00
		Salaries	3,839 50
		Taxes	7,721 97
		Other expenses	2,726 18
		Balance, cash in office and bank	6,887 71
Total receipts	\$545,069 81	Total disbursements	\$545,069 81

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
29	118	\$118 00	\$170 86	\$170 86
31	106	106 00	147 47	147 47
33	94	94 00	125 74	117 80
35	82	82 00	105 45	99 59
37	70	70 00	86 70	80 02
39	58	58 00	69 21	64 73
41	46	46 00	52 89	50 13
43	36	36 00	40 19	38 51
45	24	24 00	25 83	25 10
47	12	12 00	12 45	12 27

## No. 22. LOS ANGELES.

## STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 20, 1889.)

C. J. WADE, Secretary.

W. G. COCHRAN, President.

Fiscal year ended December 31, 1912.

Number of series, 8. Number of members and investors, 5,900. Number of shares, 13,977.

Assets.		Liabilities.	
Loans on mortgages and shares	\$3,445,048 08	Guarantee stock, capital	\$100,000 00
Arrearages—		Guarantee stock, surplus	66,857 80
On interest	\$5,227 91	Installment shares, dues	220,202 65
On fines	812 10	Installment shares, profits	120,805 35
		Paid-up and prepaid shares, capital	63,880 00
Cash in office and bank	44,887 85	Paid-up and prepaid shares, dividends	44,509 85
Furniture and fixtures	4,000 00	Investment certificates, principal	2,782,921 85
Advances, personal accounts	9,208 86	Investment certificates, dividends	65,771 40
		Advance payments	1,373 05
		Reserve and undivided profits	2,126 61
		Loans due and incomplete	40,000 00
		Sundry ledger accounts	736 24
Total assets	\$3,509,184 80	Total liabilities	\$3,509,184 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$84,921 85	Loans on mortgages and shares	\$1,640,484 99
Installment shares, dues	44,555 55	Dividends on guarantee stock	20,095 70
Investment certificates	1,129,311 80	Dues repaid, installment shares	106,551 60
Interest	274,283 37	Profits repaid, installment shares	41,416 80
Fines	2,720 65	Paid-up and prepaid shares, capital	7,900 00
Fees	962 50	Paid-up and prepaid shares, dividends	10,145 65
Loans repaid	1,032,358 45	Investment certificates, principal	511,511 90
Advances repaid, personal accounts	8,466 58	Investment certificates, dividends	131,260 08
All other receipts	6,518 98	Advances, personal accounts	10,266 71
		Salaries	15,000 00
		Taxes	4,064 23
		Other expenses	33,984 99
		All other disbursements	6,529 23
		Balance, cash in office and bank	44,887 85
Total receipts	\$2,584,099 73	Total disbursements	\$2,584,099 73

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "A." Dues 60 cents per share per month.	114	\$68 40	\$67 40	\$97 73	\$97 73
	108	64 80	63 80	90 55	90 55
Investment certificates \$1.00 per month per \$100 certificate.	96	57 60	56 60	76 96	76 96
	84	50 40	49 40	64 48	64 48
	72	43 20	42 20	52 94	52 94
	72	72 00	86 21	86 21	86 21
	60	60 00	69 63	69 63	69 63
	48	48 40	54 01	54 01	54 01
	36	36 00	39 29	39 29	39 29
	24	24 00	25 41	25 41	25 41
	12	12 00	12 33	12 33	12 33



## No. 23. LOS GATOS.

## LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

A. BERRYMAN, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1913.

Number of series, 10. Number of members and investors, 26. Number of shares, 146.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$14,092 50	Installment shares, dues -----	\$7,842 00
Cash in office and bank -----	201 95	Installment shares, profits -----	2,773 44
		Overdrafts and bills payable ..	3,500 00
		Reserve and undivided profits	179 01
Total assets -----	\$14,294 45	Total liabilities -----	\$14,294 45
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ....	\$188 61	Overdrafts and bills payable ..	\$3,300 00
Installment shares, dues -----	1,862 00	Loans on mortgages and shares -----	2,900 00
Interest -----	906 07	Interest paid -----	210 98
Premiums -----	385 85	Dues repaid, installment shares -----	398 00
Fines -----	21 25	Profits repaid, installment shares -----	10 05
Fees -----	4 05	Salaries -----	150 00
Loans repaid -----	1,200 00	Taxes -----	142 45
Overdrafts and bills payable ..	2,800 00	Other expenses -----	54 40
		Balance, cash in office and bank -----	201 95
Total receipts -----	\$7,367 83	Total disbursements -----	\$7,367 83

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
9 -----	120	\$120 00	\$187 51	Dues plus
10 -----	108	108 00	161 45	3 to 6 per
11 -----	96	96 00	137 09	cent for
13 -----	72	72 00	93 98	average
14 -----	60	60 00	75 16	time.
15 -----	48	48 00	57 81	
16 -----	36	36 00	41 47	
17 -----	24	24 00	26 30	
18 -----	12	12 00	12 45	

## No. 24. MERCED.

## MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1913.

Number of series, 11. Number of members and investors, 188. Number of shares, 1,774.

Assets.		Liabilities.	
Loans on mortgages and shares	\$132,175 00	Installment shares, dues	\$98,328 00
Arrearages—		Installment shares, profits	25,201 20
On shares	\$60 00	Advance payments	10 00
On interest	15 00	Overdrafts and bills payable	8,000 00
On fines	3 75	Reserve and undivided profits	1,494 22
	78 75	Loans due and incomplete	675 00
Cash in office and bank	3,950 57	All other liabilities, unearned premiums	2,495 90
Total assets	\$136,204 32	Total liabilities	\$136,204 32
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,718 94	Overdrafts and bills payable	\$6,000 00
Installment shares, dues	22,295 00	Loans on mortgages and shares	23,650 00
Interest	10,033 14	Interest paid	421 20
Fees	40 30	Dues repaid, installment shares	16,752 00
Loans repaid	13,000 00	Profits repaid, installment shares	6,320 55
Overdrafts and bills payable	14,000 00	Salaries	600 00
		Taxes	1,280 81
		Other expenses	112 25
		Balance, cash in office and bank	3,950 57
Total receipts	\$64,087 38	Total disbursements	\$64,087 38

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15	120	\$120 00	\$166 96	\$150 25
16	108	108 00	145 13	132 53
17	96	96 00	124 70	115 40
18	84	84 00	105 58	98 88
19	72	72 00	87 58	82 95
20	60	60 00	70 62	67 63
21	48	48 00	54 73	52 90
22	36	36 00	39 80	38 78
23	24	24 00	25 72	25 25
24	12	12 00	12 44	12 33

## No. 25. MILL VALLEY.

## TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

WM. J. THOMAS, President.

Fiscal year ended April 30, 1913.

Number of series, 23. Number of members and investors, 137. Number of shares, 1,355.

Assets.		Liabilities.	
Loans on mortgages and shares	\$48,874 72	Installment shares, dues	\$22,877 85
Arrearages—		Installment shares, profits	3,972 75
On shares	\$320 22	Paid-up and prepaid shares, capital	21,120 00
On interest	716 21	Reserve and undivided profits	431 28
On principal	703 27	Loans due and incomplete	2,881 16
On fines	52 90	Sundry ledger accounts	1,078 64
	1,792 60	All other liabilities	22 00
Cash in office and bank	1,624 61		
Furniture and fixtures	46 75		
All other assets	45 00		
Total assets	\$52,383 68	Total liabilities	\$52,383 68

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$352 94	Overdrafts and bills payable	\$700 00
Installment shares, dues	8,516 45	Loans on mortgages and shares	15,805 05
Paid-up and prepaid shares, dues	4,300 00	Interest paid	44 35
Interest	3,481 70	Dues repaid, installment shares	7,765 38
Fines	151 49	Profits repaid, installment shares	1,489 25
Fees	28 40	Paid-up and prepaid shares, capital	1,100 00
Loans repaid	12,972 29	Paid-up and prepaid shares, dividends	1,192 70
Advances repaid, personal accounts	767 98	Advances, personal accounts	34 96
		Salaries	480 00
		Taxes	110 82
		Other expenses	204 13
		Balance, cash in office and bank	1,624 61
Total receipts	\$30,551 25	Total disbursements	\$30,551 25

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
29	72	\$72 00	\$90 50	\$89 08
33	60	60 00	72 92	71 92
37	48	48 00	56 34	55 59
41	36	36 00	38 22	37 67
45	24	24 00	26 09	25 69
49	12	12 00	12 50	12 30

## No. 26. NAPA.

## NAPA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 22, 1886.)

T. N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 18, 1913.

Number of series, 11. Number of members and investors, 373. Number of shares, 3,016.

Assets.		Liabilities.	
Loans on mortgages and shares	\$195,004 66	Installment shares, dues	\$149,960 00
Arrearages—		Installment shares, profits	36,311 87
On shares	\$163 00	Advance payments	746 00
On interest	174 47	Overdrafts and bills payable	10,700 00
On fines	94 53	Reserve and undivided profits	714 54
	432 03	All other liabilities	68 42
Cash in office and bank	1,247 43		
Real estate	1,566 71		
Furniture and fixtures	150 00		
Total assets	\$198,500 83	Total liabilities	\$198,500 83

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,801 78	Overdrafts and bills payable	\$32,625 00
Installment shares, dues	37,203 00	Loans on mortgages and shares	36,388 00
Interest	13,850 27	Interest paid	758 40
Premiums	23 89	Dues repaid, installment shares	32,496 00
Fines	112 50	Profits repaid, installment shares	11,842 72
Loans repaid	42,697 46	Advances, personal accounts	1,000 10
Overdrafts and bills payable, etc.	16,825 00	Salaries	970 00
	8,449 01	Taxes	278 50
		Other expenses	128 33
		All other disbursements, real estate, etc.	2,828 43
		Balance, cash in office and bank	1,347 43
Total receipts	\$120,962 91	Total disbursements	\$120,962 91

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	125	\$125 00	\$178 78	\$157 55
19	113	113 00	155 77	139 59
20	101	101 00	134 23	122 25
21	89	89 00	114 06	105 50
22	77	77 00	95 20	89 35
23	65	65 00	77 54	73 80
24	53	53 00	61 05	58 85
25	41	41 00	45 71	44 50
26	21	21 00	31 31	30 75
27	17	17 00	17 78	17 46
28	5	5 00	5 07	5 00



## No. 27. NEWCASTLE.

## NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1913.

Number of series, 11. Number of members and investors, 103. Number of shares, 559.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$38,410 00	Installment shares, dues -----	\$34,776 00
Arrearages—		Installment shares, profits----	9,081 36
On shares -----	\$1,016 20	Advance payments -----	91 35
On interest -----	705 82	Reserve and undivided profits	950 70
On fines -----	82 90	Sundry ledger accounts-----	48 50
	1,804 92		
Cash in office and bank-----	2,036 91		
Real estate -----	1,200 00		
Furniture and fixtures-----	50 00		
Advances, personal accounts--	1,446 08		
Total assets -----	\$44,947 91	Total liabilities -----	\$44,947 91

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,083 50	Overdrafts and bills payable--	\$3,000 00
Installment shares, dues----	6,857 00	Loans on mortgages and shares -----	4,300 00
Interest -----	2,662 50	Interest paid -----	105 00
Fines -----	133 88	Dues repaid, installment shares -----	3,761 00
Loans repaid -----	3,761 00	Profits repaid, installment shares -----	1,270 03
All other receipts-----	145 00	Advances, personal accounts--	1,414 34
		Salaries -----	396 00
		Taxes -----	27 00
		Other expenses -----	192 60
		All other disbursements-----	140 00
		Balance, cash in office and bank -----	2,036 91
Total receipts -----	\$16,642 88	Total disbursements -----	\$16,642 88

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$169 68	\$164 71
16-----	108	108 00	146 13	142 32
17-----	96	96 00	124 42	121 58
18-----	84	84 00	104 50	100 44
19-----	72	72 00	86 40	82 08
20-----	60	60 00	69 77	64 88
21-----	48	48 00	54 16	50 46
22-----	36	36 00	39 45	37 04
23-----	24	24 00	25 52	25 00
24-----	12	12 00	12 39	12 02

## No. 28. OAKLAND.

**ALAMEDA COUNTY LOAN ASSOCIATION.**

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

C. C. VOLBERG, President.

Fiscal year ended June 30, 1913.

Number of series, none. Number of members and investors, 322. Number of shares, 2,416.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$389,330 52	Installment shares, dues-----	\$162,968 66
Arrearages—		Installment shares, profits---	37,521 04
On interest -----	543 47	Paid-up and prepaid shares, capital -----	24,970 02
Cash in office and bank-----	5,765 85	Paid-up and prepaid shares, dividends -----	8,891 62
Real estate and association premises -----	58,278 80	Investment certificates, principal -----	111,966 10
Furniture and fixtures-----	742 88	Investment certificates, dividends -----	2,314 82
Advances, personal accounts--	107 53	Overdrafts and bills payable--	63,968 23
		Reserve and undivided profits	30,995 10
		Loans due and incomplete---	9,685 78
		All other liabilities, tax reserve -----	1,487 68
Total assets -----	\$454,769 05	Total liabilities -----	\$454,769 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,791 88	Overdrafts and bills payable--	\$50,767 35
Installment shares, dues-----	50,874 95	Loans on mortgages and shares -----	108,545 20
Paid-up and prepaid shares, dues -----	8,727 22	Interest paid -----	11,749 82
Investment certificates -----	29,917 22	Dues repaid, installment shares -----	52,428 54
Interest -----	30,627 67	Profits repaid, installment shares -----	7,280 43
Fees -----	173 00	Paid-up and prepaid shares, capital -----	18,744 60
Loans repaid -----	142,259 90	Paid-up and prepaid shares, dividends -----	5,947 60
Overdrafts and bills payable--	30,898 25	Investment certificates, principal -----	2,994 40
Advances repaid, personal accounts -----	260 85	Investment certificates, dividends -----	948 00
All other receipts, real estate sold, etc. -----	6,801 89	Advances, personal accounts--	365 88
		Salaries -----	3,444 00
		Taxes -----	2,331 46
		Other expenses -----	3,700 38
		All other disbursements, association premises, etc.-----	27,319 32
		Balance, cash in office and bank -----	5,765 85
Total receipts -----	\$302,332 83	Total disbursements ----	\$302,332 83

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 29. OAKLAND.

**COSMOPOLITAN MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated August 4, 1879.)

WILSON S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ended July 31, 1912.

Number of series, 23. Number of members and investors, 318. Number of shares, 2,888.

Assets.		Liabilities.	
Loans on mortgages and shares	\$199,840 28	Installment shares, dues	\$93,514 02
Arrearages—		Installment shares, profits	22,792 86
On shares	\$2,285 43	Investment certificates, principal	37,864 97
On interest	3,182 20	Advance payments	17,727 59
	5,467 63	Overdrafts and bills payable	29,500 00
Cash in office and bank	5,968 84	Reserve and undivided profits	2,673 77
Furniture and fixtures	200 00	Loans due and incomplete	6,029 26
Advances, personal accounts	114 18	Sundry ledger accounts	388 57
		All other liabilities, tax reserve	1,099 89
Total assets	\$211,590 93	Total liabilities	\$211,590 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,183 57	Overdrafts and bills payable	\$17,500 00
Installment shares, dues	28,750 35	Loans on mortgages and shares	90,804 47
Investment certificates	19,081 60	Interest paid	4,171 76
Interest	15,879 53	Dues repaid, installment shares	32,405 38
Fines	36 20	Profits repaid, installment shares	5,627 44
Loans repaid	80,542 76	Investment certificates, principal	18,374 69
Overdrafts and bills payable	32,500 00	Advances, personal accounts	233 33
Advances repaid, personal accounts	474 60	Salaries	2,580 00
All other receipts	592 69	Taxes	2,417 27
		Other expenses	958 21
		Balance, cash in office and bank	5,968 84
Total receipts	\$181,041 39	Total disbursements	\$181,041 39

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
48	120	\$120 00	\$161 58	\$159 50
50	108	108 00	141 64	136 60
52	96	96 00	122 44	115 83
54	84	84 00	104 16	97 10
56	72	72 00	86 68	80 07
58	60	60 00	70 09	67 50
60	48	48 00	54 43	52 80
62	36	36 00	39 60	38 70
64	24	24 00	25 62	25 20
66	12	12 00	12 43	12 30

## No. 30. ONTARIO.

## PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 24, 1891.)

W. F. G. BLAIKIE, Secretary.

CHAS. FRANKISH, Vice-President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 468. Number of shares, 9,049.

Assets.		Liabilities.	
Loans on mortgages and shares	\$427,950 00	Installment shares, dues	\$158,579 39
Real estate, office building	1,600 00	Installment shares, profits	31,724 89
Furniture and fixtures	273 52	Paid-up and prepaid shares, capital	186,892 90
Advances, personal accounts	705 32	Paid-up and prepaid shares, dividends	1,905 30
		Overdrafts and bills payable	35,959 70
		Reserve and undivided profits	10,501 00
		Loans due and incomplete	4,622 31
		All other liabilities	343 35
Total assets	\$430,528 84	Total liabilities	\$430,528 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,851 51	Overdrafts and bills payable	\$45,642 84
Installment shares, dues	56,944 30	Loans on mortgages and shares	111,820 05
Paid-up and prepaid shares, dues	27,073 05	Interest paid	3,022 98
Interest	17,025 13	Dues repaid, installment shares	32,071 33
Fines	267 35	Profits repaid, installment shares	3,056 51
Fees	21 30	Paid-up and prepaid shares, capital	24,280 15
Loans repaid	92,108 21	Paid up and prepaid shares, dividends	9,409 32
Overdrafts and bills payable	22,090 89	Advances, personal accounts	816 87
Advances repaid, personal accounts	487 95	Salaries	1,225 00
All other receipts, real estate sold	11,010 90	Taxes	116 65
		Other expenses	305 27
		All other disbursements	113 67
Total receipts	\$231,880 59	Total disbursements	\$231,880 59

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, book value, less 1 per cent.



## No. 31. ORANGE.

## ORANGE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1912.

Number of series, 17. Number of members and investors, 381. Number of shares, 3,700.

Assets.		Liabilities.	
Loans on mortgages and shares	\$325,592 35	Guarantee stock, capital	\$25,000 00
Arrearages—		Guarantee stock, surplus	1,000 00
On shares	\$589 25	Installment shares, dues	142,246 50
On interest	1,211 09	Installment shares, profits	42,236 48
On fines	110 63	Paid-up and prepaid shares, capital	103,150 00
	1,910 97	Paid-up and prepaid shares, dividends	2,081 40
Cash in office and bank	6,605 20	Advance payments	126 50
Real estate	3,481 25	Overdrafts and bills payable	10,000 00
Furniture and fixtures	474 28	Reserve and undivided profits	5,063 53
		Loans due and incomplete	6,146 64
		Sundry ledger accounts	13 00
		All other liabilities	1,000 00
Total assets	\$338,064 05	Total liabilities	\$338,064 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$13,567 31	Overdrafts and bills payable	\$7,500 00
Guarantee stock	25,000 00	Loans on mortgages and shares	140,026 19
Installment shares, dues	36,131 00	Interest paid	39 72
Paid-up and prepaid shares, dues	58,150 00	Dues repaid, installment shares	34,997 25
Interest	24,151 42	Profits repaid, installment shares	15,667 64
Fines	512 85	Paid-up and prepaid shares, capital	27,150 00
Fees	415 30	Paid-up and prepaid shares, dividends	5,099 67
Loans repaid	70,373 06	Advances, personal accounts	2,531 59
Overdrafts and bills payable	14,500 00	Salaries	1,144 00
Advances repaid, personal accounts	2,585 35	Other expenses	1,110 68
All other receipts	1 00	All other disbursements	3,515 35
		Balance, cash in office and bank	6,605 20
Total receipts	\$245,387 29	Total disbursements	\$245,387 29

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
10	114	\$114 00	\$173 46	\$173 46
11	102	102 00	147 78	147 78
12	90	90 00	124 61	124 61
13	78	78 00	103 26	96 64
15	66	66 00	83 61	79 20
17	54	54 00	65 49	62 62
18	48	48 00	56 99	54 74
20	36	36 00	40 94	39 70
22	24	24 00	26 17	25 08
24	12	12 00	12 55	12 27

## No. 32. PALO ALTO.

## PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated November 14, 1892.)

ALFRED SEALE, Secretary.

C. H. GILBERT, President.

Fiscal year ended November 30, 1912.

Number of series, none. Number of members and investors, 524. Number of shares, 1,575.

Assets.		Liabilities.	
Loans on mortgages and shares	\$479,026 20	Installment shares, dues	\$50,929 18
Arrearages—		Installment shares, profits	12,597 07
On interest	10,201 06	Paid-up and prepaid shares, capital	24,117 50
Cash in office and bank	23,933 47	Investment certificates, principal	408,029 97
Real estate	21,200 00	Overdrafts and bills payable	64,668 95
Furniture and fixtures	2,960 00	Reserve and undivided profits	4,239 24
Advances, personal accounts	13,626 30	Loans due and incomplete	1,473 02
All other assets	15,196 10	All other liabilities	88 20
<b>Total assets</b>	<b>\$566,143 13</b>	<b>Total liabilities</b>	<b>\$566,143 13</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	15,352 71	Overdrafts and bills payable	\$9,828 40
Installment shares, dues	13,604 60	Loans on mortgages and shares	136,200 00
Investment certificates	189,263 40	Interest paid	39,690 49
Interest	50,006 40	Dues repaid, installment shares	50,333 62
Fines	30 00	Profits repaid, installment shares	21,689 02
Loans repaid	213,415 74	Paid-up and prepaid shares, capital	25,932 50
Overdrafts and bills payable	70,497 35	Paid-up and prepaid shares, dividends	1,423 00
Advances repaid, personal accounts	6,167 75	Investment certificates, principal	165,369 99
All other receipts	49 40	Investment certificates, dividends	11,464 85
<b>Total receipts</b>	<b>\$558,387 35</b>	Advances, personal accounts	11,728 88
		Salaries	6,040 38
		Taxes	4,016 00
		Other expenses	5,083 46
		All other disbursements	45,653 29
		Balance, cash in office and bank	23,933 47
		<b>Total disbursements</b>	<b>\$558,387 35</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 33. PASADENA.

## CALIFORNIA SECURITY-LOAN CORPORATION.

(Incorporated March 22, 1909.)

W. S. STREETER, Secretary.

J. O. McCAMENT, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 92. Number of shares, 1,160.

Assets.		Liabilities.	
Loans on mortgages and shares	\$329,366 73	Guarantee stock, capital	\$25,000 00
Cash in office and bank	64,031 92	Guarantee stock, surplus	7,500 00
Furniture and fixtures	500 00	Investment certificates, principal	325,483 66
		Investment certificates, dividends	2,677 78
		Reserve and undivided profits	2,244 72
		Loans due and incomplete	30,482 89
		Sundry ledger accounts	509 60
Total assets	\$393,898 65	Total liabilities	\$393,898 65
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$31,347 14	Loans on mortgages and shares	\$298,689 41
Investment certificates	381,735 59	Dividends on guarantee stock	2,500 00
Interest	20,093 67	Investment certificates, principal	216,460 82
Premiums, commissions	5,974 75	Investment certificates, dividends	12,560 58
Loans repaid	154,516 92	Advances, personal accounts	7,622 43
Advances repaid, personal accounts	14,469 92	Salaries	2,645 00
		Taxes	169 10
		Other expenses	3,036 88
		All other disbursements	421 85
		Balance, cash in office and bank	64,031 92
Total receipts	\$608,137 99	Total disbursements	\$608,137 99

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 34. PASADENA.

## LOS ANGELES COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated February 16, 1899.)

EVERETT D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 451. Number of shares, 6,334.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$132,078 00	Installment shares, dues -----	\$75,543 41
Arrearages—		Installment shares, profits ---	27,633 88
On interest -----	1,743 53	Paid-up and prepaid shares, capital -----	22,975 00
Cash in office and bank -----	4,197 87	Paid-up and prepaid shares, dividends -----	104 50
Furniture and fixtures -----	477 50	Reserve and undivided profits	7,801 78
Advances, personal accounts. -----	168 92	Loans due and incomplete ---	4,607 25
Total assets -----	\$138,665 82	Total liabilities -----	\$138,665 82

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$13,248 37	Loans on mortgages and shares -----	\$33,090 00
Installment shares, dues. ---	49,648 21	Dues repaid, installment shares -----	41,649 68
Paid-up and prepaid shares, dues -----	1,650 00	Profits repaid, installment shares -----	3,254 90
Interest -----	9,985 83	Paid-up and prepaid shares, capital -----	1,900 00
Premiums -----	180 00	Paid-up and prepaid shares, dividends -----	1,121 85
Fees -----	25 00	Advances, personal accounts. -----	18,144 83
Loans repaid -----	9,600 00	Salaries -----	1,580 00
Advances repaid, personal accounts -----	21,813 70	Taxes -----	281 53
Total receipts -----	\$106,151 11	Other expenses -----	930 45
		Balance, cash in office and bank -----	4,197 87
		Total disbursements ---	\$106,151 11

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 35. PASADENA.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1892.)

J. D. NASH, Secretary.

R. H. PINNEY, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 520. Number of shares, 5,394.

Assets.		Liabilities.	
Loans on mortgages and shares	\$200,514 79	Guarantee stock, capital	\$15,000 00
Arrearages—		Guarantee stock, surplus	1,125 00
On interest	\$1,031 02	Installment shares, dues	64,032 65
One premium	71 00	Installment shares, profits	19,395 24
	1,102 02	Paid-up and prepaid shares, capital	99,050 00
Cash in office and bank	18,549 83	Paid-up and prepaid shares, dividends	5,243 72
Furniture and fixtures	500 00	Investment certificates, principal	38,358 96
		Investment certificates, dividends	3,444 40
		Overdrafts and bills payable	25,000 00
		Reserve and undivided profits	31,562 24
		Loans due and incomplete	16,832 91
		Sundry ledger accounts	455 25
		All other liabilities	1,166 21
Total assets	\$320,666 58	Total liabilities	\$320,666 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,558 87	Overdrafts and bills payable	\$33,000 00
Guarantee stock	15,000 00	Loans on mortgages and shares	139,403 17
Installment shares, dues	21,308 64	Interest paid	647 66
Paid-up and prepaid shares, dues	50,600 00	Dues repaid, installment shares	21,134 04
Investment certificates	37,192 97	Profits repaid, installment shares	4,899 39
Interest	23,965 71	Paid-up and prepaid shares, capital	30,550 00
Premiums	1,318 32	Paid-up and prepaid shares, dividends	9,487 97
Fines	219 70	Investment certificates, principal	26,056 94
Fees	46 70	Investment certificates, dividends	18 20
Loans repaid	87,081 97	Advances, personal accounts	1,283 80
Overdrafts and bills payable	48,000 00	Salaries	2,390 00
Advances repaid, personal accounts	1,458 40	Other expenses	3,570 08
All other receipts	239 83	Balance, cash in office and bank	18,549 86
Total receipts	\$290,991 11	Total disbursements	\$290,991 11

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

## No. 36. PASO ROBLES.

## PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 5, 1905.)

M. R. VAN WORMER, Secretary.

C. SEIDMAN, President.

Fiscal year ended August 31, 1912.

Number of series, 12. Number of members and investors, 49. Number of shares, 346.

Assets.		Liabilities.	
Loans on mortgages and shares	\$23,512 10	Installment shares, dues	\$12,651 00
Arrearages—		Installment shares, profits	3,268 56
On shares	15 05	Paid-up and prepaid shares, capital	2,900 00
Cash in office and bank	2,110 79	Investment certificates, principal	7,575 00
Furniture and fixtures	96 55	Advance payments	12 60
		Reserve and undivided profits	227 33
Total assets	\$25,734 49	Total liabilities	\$25,734 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,412 68	Loans on mortgages and shares	\$15,440 27
Installment shares, dues	3,262 30	Interest paid	9 80
Paid-up and prepaid shares, dues	300 00	Dues repaid, installment shares	2,195 30
Investment certificates	4,275 00	Profits repaid, installment shares	180 12
Interest	1,883 88	Paid-up and prepaid shares, dividends	102 00
Fines	19 70	Investment certificates, principal	1,100 00
Fees	8 15	Investment certificates, dividends	263 75
Loans repaid	10,621 72	Advances, personal accounts	40 00
		Salaries	249 60
		Taxes	53 90
		Other expenses	37 00
		All other disbursements	90
		Balance, cash in office and bank	2,110 79
Total receipts	\$21,783 43	Total disbursements	\$21,783 43

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1	84	\$84 00	\$111 27	\$108 55
3	69	69 00	87 77	84 02
6	57	57 00	70 10	66 83
8	48	48 00	57 41	55 06
11	36	36 00	41 29	39 97
14	21	21 00	22 88	22 41
16	12	12 00	12 59	12 44

## No. 37. PETALUMA.

## PETALUMA MUTUAL LOAN ASSOCIATION.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1912.

Number of series, 12. Number of members and investors, 99. Number of shares, 838.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$43,942 00	Installment shares, dues -----	\$37,026 00
Arrearages—		Installment shares, profits ---	6,738 29
On shares -----	\$8 00	Advance payments -----	11 00
On interest -----	8 75	Overdrafts and bills payable..	5,450 00
On fines -----	80	Reserve and undivided profits	549 41
	17 55	All other liabilities, interest	
Cash in office and bank-----	5,836 35	on bills payable-----	151 20
Furniture and fixtures-----	30 00		
All other assets-----	100 00		
Total assets -----	\$49,925 90	Total liabilities -----	\$49,925 90

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$4,783 00	Overdrafts and bills payable..	\$4,700 00
Installment shares, dues -----	10,524 50	Loans on mortgages and shares -----	10,050 00
Interest -----	3,143 90	Interest paid -----	224 30
Fines -----	64 55	Dues repaid, installment shares -----	9,130 50
Loans repaid -----	8,568 00	Profits repaid, installment shares -----	1,788 39
Overdrafts and bills payable..	5,450 00	Salaries -----	420 00
Advances repaid, personal accounts -----	159 00	Taxes -----	319 99
		Other expenses -----	223 42
		Balance, cash in office and bank -----	5,836 35
Total receipts -----	\$32,692 95	Total disbursements -----	\$32,692 95

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$157 76	\$157 76
16-----	108	108 00	138 11	138 11
17-----	96	96 00	119 47	118 88
18-----	84	84 00	101 76	100 87
19-----	72	72 00	84 94	83 97
20-----	60	60 00	68 53	67 74
21-----	48	48 00	53 46	52 64
22-----	36	36 00	38 95	38 36
23-----	24	24 00	25 22	24 92
24-----	12	12 00	12 28	12 20

## No. 38. PLEASANTON.

## PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1895.)

T. H. SILVER, Secretary.

SAMUEL J. WELLS, President.

Fiscal year ended March 26, 1913.

Number of series, 20. Number of members and investors, 71. Number of shares, 499.

Assets.		Liabilities.	
Loans on mortgages and shares	\$37,050 00	Installment shares, dues	\$30,618 00
Arrearages—		Installment shares, profits	8,147 20
On shares	\$35 00	Reserve and undivided profits	529 98
On interest	42 00	Loans due and incomplete	780 09
On fines	4 50		
	81 50		
Cash in office and bank	2,943 77		
Total assets	\$40,075 27	Total liabilities	\$40,075 27
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,392 33	Overdrafts and bills payable	\$1,500 00
Installment shares, dues	5,937 00	Loans on mortgages and shares	8,800 00
Interest	2,624 65	Interest paid	35 00
Premiums	82 50	Dues repaid, installment shares	837 00
Fines	9 00	Profits repaid, installment shares	180 34
Fees	71 00	Advances, personal accounts	81 50
Loans repaid	2,000 00	Salaries	150 00
Overdrafts and bills payable	1,500 00	Taxes	130 77
Advances repaid, personal accounts	96 90	Other expenses	55 00
		Balance, cash in office and bank	2,943 77
Total receipts	\$14,713 38	Total disbursements	\$14,713 38

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$166 35	Dues plus
18	108	108 00	144 30	90 per
20	96	96 00	123 80	cent of
22	84	84 00	104 65	profits.
24	72	72 00	86 80	
26	60	60 00	70 05	
28	48	48 00	54 30	
30	36	36 00	39 50	
32	24	24 00	25 50	
34	12	12 00	12 35	



## No. 39. POMONA.

## HOME BUILDERS LOAN ASSOCIATION.

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1913.

Number of series, none. Number of members and investors, 470. Number of shares, 2,609.

Assets.		Liabilities.	
Loans on mortgages and shares	\$329,592 28	Guarantee stock, capital	\$96,500 00
Cash in office and bank	7,970 23	Guarantee stock, surplus	4,972 72
Real estate, office building	15,103 05	Installment shares, dues	25,703 00
Furniture and fixtures	1,137 34	Installment shares, profits	4,793 94
Advances, personal accounts	77 92	Investment certificates, principal	179,756 60
		Investment certificates, dividends	2,497 90
		Overdrafts and bills payable	20,000 00
		Loans due and incomplete	12,924 58
		Sundry ledger accounts	644 59
		All other liabilities, dividends	
		guarantee capital stock	6,087 49
Total assets	\$353,886 82	Total liabilities	\$353,886 82

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$10,385 15	Overdrafts and bills payable	\$11,000 00
Guarantee stock	14,000 00	Loans on mortgages and shares	146,018 29
Installment shares, dues	10,140 00	Interest paid	496 38
Investment certificates	164,140 78	Dividends on guarantee stock	10,093 13
Interest	28,219 58	Dues repaid, installment shares	3,046 50
Fines	224 85	Profits repaid, installment shares	258 76
Fees	2,847 40	Investment certificates, principal	123,334 51
Loans repaid	63,137 96	Investment certificates, dividends	9,993 80
Overdrafts and bills payable	24,000 00	Advances, personal accounts	3,274 83
Advances repaid, personal accounts	3,846 17	Salaries	3,086 35
All other receipts	4,502 21	Other expenses	3,200 12
		All other disbursements	3,671 20
		Balance, cash in office and bank	7,970 23
Total receipts	\$325,444 10	Total disbursements	\$325,444 10

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 40. POMONA.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

J. T. BRADY, President.

Fiscal year ended December 31, 1912.

Number of series, 22. Number of members and investors, 847. Number of shares, 11,322.

Assets.		Liabilities.	
Loans on mortgages and shares	\$508,082 00	Installment shares, dues	\$148,827 00
Arrearages—		Installment shares, profits	34,473 39
On shares	\$504 50	Paid-up and prepaid shares, capital	336,200 00
On interest	563 07	Paid-up and prepaid shares, dividends	8,929 30
On premium	26 25	Advance payments	1,300 55
On fines	42 30	Overdrafts and bills payable	10,000 00
	1,136 10	Reserve and undivided profits	8,376 48
Cash in office and bank	24,224 36	Loans due and incomplete	11,600 00
Real estate, office building	24,411 36	Sundry ledger accounts	85 00
Furniture and fixtures	2,600 00	All other liabilities, tax reserve	662 10
Total assets	\$560,453 82	Total liabilities	\$560,453 82

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$15,586 77	Overdrafts and bills payable	\$30,500 00
Installment shares, dues	50,423 50	Loans on mortgages and shares	155,967 25
Paid-up and prepaid shares, dues	232,509 00	Interest paid	80 21
Interest	36,525 60	Dues repaid, installment shares	46,858 50
Premiums	1,743 30	Profits repaid, installment shares	12,337 08
Fines	240 15	Paid-up and prepaid shares, capital	179,000 00
Fees	294 30	Paid-up and prepaid shares, dividends	18,848 16
Loans repaid	104,714 10	Advances, personal accounts	237 75
Overdrafts and bills payable	30,500 00	Salaries	3,100 30
Advances repaid, personal accounts	237 75	Taxes	3,982 21
All other receipts	4,990 08	Other expenses	1,748 06
Total receipts	\$477,755 55	All other disbursements	871 67
		Balance, cash in office and bank	24,224 36
		Total disbursements	\$477,755 55

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	120	\$60 00	\$86 86	\$86 86
23	108	54 00	75 00	73 00
25	96	48 00	64 03	61 16
27	84	42 00	53 76	51 87
29	72	36 00	44 47	43 11
31	60	30 00	35 70	34 84
33	48	24 00	27 57	27 04
35	36	18 00	20 00	19 67
37	24	12 00	12 88	12 73
39	12	6 00	6 22	6 18

## No. 41. PORTERVILLE.

**PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 29, 1905.)

CHAS. O. PREMIO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1912.

Number of series, none. Number of members and investors, 156. Number of shares, 2,708.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$53,607 50
-----	\$72,050 00	Installment shares, profits	16,602 68
Arrearages—		Reserve and undivided profits	1,000 05
On interest	1,034 05	Loans due and incomplete	2,350 00
Cash in office and bank	476 18		
Total assets	\$73,560 23	Total liabilities	\$73,560 23
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$240 79	Overdrafts and bills payable	\$500 00
Installment shares, dues	11,560 00	Loans on mortgages and shares	20,250 00
Interest	6,268 37	Interest paid	1 56
Fines	43 75	Dues repaid, installment shares	4,365 00
Loans repaid	9,350 00	Profits repaid, installment shares	416 03
Overdrafts and bills payable	500 00	Advances, personal accounts	125 15
Advances repaid, personal accounts	125 15	Salaries	360 00
All other receipts	216 88	Taxes	1,767 57
		Other expenses	43 45
		Balance, cash in office and bank	476 18
Total receipts	\$28,304 94	Total disbursements	\$28,304 94

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 42. REDWOOD CITY.

## SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 8, 1890.)

GEO. W. LOVIE, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1913.

Number of series, 42. Number of members and investors, 517. Number of shares, 4,175.

Assets.		Liabilities.	
Loans on mortgages and shares	\$319,226 07	Installment shares, dues	\$214,978 20
Arrearages—		Installment shares, profits	69,694 93
On shares	\$504 30	Investment certificates, principal	49,600 00
On interest	3,595 08	Advance payments	422 13
	4,099 38	Reserve and undivided profits	8,538 20
Cash in office and bank	6,968 37	Loans due and incomplete	555 59
Real estate	11,866 48		
Furniture and fixtures	600 00		
Advances, personal accounts	1,028 75		
Total assets	\$343,789 05	Total liabilities	\$343,789 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$43,086 30	Overdrafts and bills payable	\$2,449 47
Investment certificates	18,800 00	Loans on mortgages and shares	99,669 24
Interest	27,041 36	Interest paid	151 74
Fines	251 84	Dues repaid, installment shares	27,411 90
Fees	112 50	Profits repaid, installment shares	14,742 93
Loans repaid	77,523 75	Investment certificates, principal	7,000 00
Advances repaid, personal accounts	1,657 07	Investment certificates, dividends	2,301 87
All other receipts	3,755 00	Advances, personal accounts	1,243 85
		Salaries	2,709 50
		Taxes	768 22
		Other expenses	676 89
		All other disbursements	6,133 84
		Balance, cash in office and bank	6,968 37
Total receipts	\$172,227 82	Total disbursements	\$172,227 82

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
43	120	\$120 00	\$181 69	\$173 03
47	108	108 00	156 48	149 91
51	96	96 00	133 18	128 32
55	84	84 00	111 63	108 17
59	72	72 00	92 23	89 34
63	60	60 00	73 31	71 78
67	48	48 00	56 26	55 37
71	36	36 00	40 54	39 46
75	24	24 00	26 01	25 52
79	12	12 00	12 52	12 26



## No. 43. REDLANDS.

## HOME INVESTMENT ASSOCIATION.

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 522. Number of shares, 2,036.

Assets.		Liabilities.	
Loans on mortgages and shares	\$450,922 13	Guarantee stock, capital	\$99,900 00
Cash in office and bank	12,404 21	Guarantee stock, surplus	5,538 27
Real estate	6,566 11	Installment shares, dues	32,147 53
Furniture and fixtures	860 00	Installment shares, profits	5,296 50
Advances, personal accounts	162 39	Paid-up and prepaid shares, capital	102,786 00
		Paid-up and prepaid shares, dividends	3,088 15
		Investment certificates, principal	193,501 47
		Investment certificates, dividends	4,575 74
		Reserve and undivided profits	9,256 86
		Loans due and incomplete	14,183 90
		Sundry ledger accounts	641 42
Total assets	\$470,915 84	Total liabilities	\$470,915 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,590 48	Loans on mortgages and shares	\$223,331 10
Guarantee stock	10,500 00	Dividends on guarantee stock	9,621 62
Installment shares, dues	12,501 50	Dues repaid, installment shares	5,304 50
Paid-up and prepaid shares, dues	42,286 00	Profits repaid, installment shares	433 24
Investment certificates	230,990 80	Paid-up and prepaid shares, capital	2,000 00
Interest	37,951 26	Paid-up and prepaid shares, dividends	4,051 23
Fines	354 53	Investment certificates, principal	153,472 59
Fees	1,775 50	Investment certificates, dividends	8,018 06
Loans repaid	87,090 40	Advances, personal accounts	504 83
Advances repaid, personal accounts	670 30	Salaries	2,812 00
		Taxes	440 33
		Other expenses	3,736 15
		All other disbursements	6,579 91
		Balance, cash in office and bank	12,404 21
Total receipts	\$432,710 77	Total disbursements	\$432,710 77

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 44. RIVERSIDE.

**RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 5, 1901.)

M. S. BOWMAN, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1913.

Number of series, none. Number of members and investors, 205. Number of shares, 2,804.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$142,950 00	Installment shares, dues----	\$30,065 79
Cash in office and bank-----	8,307 55	Installment shares, profits----	8,079 47
		Paid-up and prepaid shares, capital -----	101,400 00
		Advance payments -----	2,000 00
		Reserve and undivided profits	4,580 74
		Loans due and incomplete---	5,131 55
Total assets -----	\$151,257 55	Total liabilities -----	\$151,257 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,823 95	Loans on mortgages and shares -----	\$29,902 67
Installment shares, dues-----	31,604 23	Dues repaid, installment shares -----	28,808 32
Paid-up and prepaid shares, dues -----	22,200 00	Profits repaid, installment shares -----	2,681 14
Interest -----	12,043 58	Paid-up and prepaid shares, capital -----	12,200 00
Loans repaid -----	26,375 00	Paid-up and prepaid shares, dividends -----	10,787 46
		Salaries -----	1,772 55
		Taxes -----	312 95
		Other expenses -----	79 15
		All other disbursements-----	194 97
		Balance, cash in office and bank -----	8,307 55
Total receipts -----	\$95,046 76	Total disbursements ---	\$95,046 76

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year,  $7\frac{1}{2}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 45. SACRAMENTO.

## SACRAMENTO BUILDING AND LOAN ASSOCIATION.

(Incorporated August 26, 1874.)

FRANK HICKMAN, Secretary.

JOSEPH H. ARNOLD, President.

Fiscal year ended August 23, 1912.

Number of series, none. Number of members and investors, 267. Number of shares, 3,685.

Assets.		Liabilities.	
Loans on mortgages and shares	\$257,866 40	Installment shares, dues	\$147,387 00
Arrearages—		Installment shares, profits	34,883 99
On interest	259 90	Paid-up and prepaid shares, capital	72,200 00
Cash in office and bank	29,250 79	Paid-up and prepaid shares, dividends	1,857 60
Furniture and fixtures	315 50	Advance payments	110 90
All other assets	36 64	Reserve and undivided profits	31,289 74
Total assets	\$287,729 23	Total liabilities	\$287,729 23
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,973 44	Loans on mortgages and shares	\$69,530 00
Installment shares, dues	55,156 00	Dues repaid, installment shares	28,806 00
Paid-up and prepaid shares, dues	21,600 00	Profits repaid, installment shares	3,747 71
Interest	15,525 40	Paid-up and prepaid shares, capital	19,000 00
Loans repaid	57,930 00	Paid-up and prepaid shares, dividends	3,705 20
All other receipts	6 00	Salaries	1,919 50
Total receipts	\$157,190 84	Taxes	230 00
		Other expenses	1,001 64
		Balance, cash in office and bank	29,250 79
		Total disbursements	\$157,190 84

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 46. SAN BERNARDINO.

## SANTA FE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1912.

Number of series, 11. Number of members and investors, 1,310. Number of shares, 10,875.

Assets.		Liabilities.	
Loans on mortgages and shares	\$15,196 25	Installment shares, dues	\$438,891 00
Arrearages—		Installment shares, profits	139,343 89
On shares	\$1,609 00	Paid-up and prepaid shares, capital	89,850 00
On interest	1,886 80	Investment certificates, principal	121,850 00
On premium	112 35	Investment certificates, dividends	901 50
	3,608 15	Overdrafts and bills payable	4,409 20
Real estate	2,908 11	Reserve and undivided profits	11,452 77
Furniture and fixtures	500 00	Loans due and incomplete	15,514 15
Total assets	\$822,212 51	Total liabilities	\$822,212 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,508 59	Loans on mortgages and shares	\$273,158 65
Installment shares, dues	117,021 00	Interest paid	36 00
Paid-up and prepaid shares dues	54,100 00	Dues repaid, installment shares	64,405 00
Investment certificates	42,150 00	Profits repaid, installment shares	30,534 51
Interest	60,713 35	Paid-up and prepaid shares, capital	18,250 00
Fines	530 20	Paid-up and prepaid shares, dividends	3,774 05
Loans repaid	132,874 00	Investment certificates, principal	10,400 00
Overdrafts and bills payable	4,409 20	Investment certificates, dividends	6,358 00
All other receipts	1,275 00	Salaries	2,689 00
Total receipts	\$414,581 34	Taxes	1,141 78
		Other expenses	853 60
		All other disbursements	2,980 75
		Total disbursements	\$414,581 34

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
13	120	\$120 00	\$193 23	\$193 23
14	108	108 00	165 41	165 41
15	96	96 00	139 94	137 75
16	84	84 00	116 61	113 35
17	72	72 00	95 25	90 60
18	60	60 00	75 69	70 95
19	48	48 00	57 78	53 86
20	36	36 00	41 37	38 60
21	24	24 00	26 35	25 15
22	12	12 00	12 60	12 30



## No. 47. SAN DIEGO.

## SAN DIEGO BUILDING AND LOAN ASSOCIATION.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

W. R. ROGERS, President.

Fiscal year ended June 30, 1913.

Number of series, 22. Number of members and investors, 475. Number of shares, 3,388.

Assets.		Liabilities.	
Loans on mortgages and shares	\$302,525 00	Installment shares, dues	\$158,724 00
Arrearages—		Installment shares, profits	38,356 53
On shares	\$320 00	Investment certificates, principal	86,300 00
On interest	359 20	Investment certificates, dividends	2,579 15
	670 20	Advance payments	930 90
Cash in office and bank	1,624 63	Overdrafts and bills payable	10,000 00
Real estate	1,785 36	Reserve and undivided profits	8,839 61
Furniture and fixtures	375 00	Loans due and incomplete	550 00
		All other liabilities, tax reserve	700 00
Total assets	\$306,980 19	Total liabilities	\$306,980 19

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$11,872 85	Overdrafts and bills payable	\$10,300 00
Installment shares, dues	43,379 00	Loans on mortgages and shares	97,111 45
Investment certificates	29,100 00	Interest paid	1,229 01
Interest	23,995 47	Dues repaid, installment shares	57,967 00
Fines	75 45	Profits repaid, installment shares	16,421 01
Fees	83 70	Investment certificates, principal	35,000 00
Loans repaid	117,325 00	Investment certificates, dividends	6,194 35
Overdrafts and bills payable	4,800 00	Salaries	1,800 00
Advances repaid, personal accounts	7 70	Taxes	2,673 51
All other receipts	30 00	Other expenses	312 15
		All other disbursements	36 06
		Balance, cash in office and bank	1,624 63
Total receipts	\$230,669 17	Total disbursements	\$230,669 17

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$169 42	\$149 80
21	108	108 00	147 03	132 12
23	96	96 00	126 16	115 04
25	84	84 00	106 65	98 56
27	72	72 00	88 36	82 68
29	60	60 00	71 14	67 40
31	48	48 00	54 97	52 72
33	36	36 00	39 81	38 64
35	24	24 00	25 63	25 16
37	12	12 00	12 38	12 28

## No. 48. SAN DIEGO.

**SILVER GATE BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 22, 1890.)

H. A. CROGHAN, Secretary.

W. M. HERBERT, President.

Fiscal year ended May 31, 1913.

Number of series, 22. Number of members and investors, 162. Number of shares, 3,594.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$257,525 00	Installment shares, dues -----	\$182,508 00
Cash in office and bank -----	7,179 61	Installment shares, profits ---	49,014 94
		Investment certificates, principal -----	25,250 00
		Overdrafts and bills payable ..	5,000 00
		Reserve and undivided profits	1,152 77
		Loans due and incomplete ---	1,778 90
Total assets -----	\$264,704 61	Total liabilities -----	\$264,704 61

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report. ---	\$14,491 20	Overdrafts and bills payable ..	\$13,000 00
Installment shares, dues -----	44,292 00	Loans on mortgages and shares -----	72,927 19
Investment certificates -----	100 00	Interest paid -----	2,479 81
Interest -----	20,534 28	Dues repaid, installment shares -----	33,114 00
Fees -----	82 40	Profits repaid, installment shares -----	8,649 63
Loans repaid -----	54,036 00	Investment certificates, principal -----	9,802 79
Overdrafts and bills payable ..	18,000 00	Salaries -----	863 74
		Taxes -----	3,475 22
		Other expenses -----	43 98
		Balance, cash in office and bank -----	7,179 61
Total receipts -----	\$151,535 88	Total disbursements ---	\$151,535 88

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17 -----	120	\$120 00	\$172 77	\$150 00
19 -----	108	108 00	148 56	134 55
21 -----	96	96 00	127 45	115 20
23 -----	84	84 00	107 32	98 70
25 -----	72	72 00	88 68	82 80
27 -----	60	60 00	71 33	67 50
29 -----	48	48 00	54 92	52 80
31 -----	36	36 00	40 00	38 70
33 -----	24	24 00	25 79	25 20
35 -----	12	12 00	12 46	12 30

## No. 49. SAN FRANCISCO.

## ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 31, 1891.)

E. GUNZBURGER, Secretary.

H. LEVY, Vice-President.

Fiscal year ended February 10, 1913.

Number of series, 10. Number of members and investors, 71. Number of shares, 381.

Assets.		Liabilities.	
Loans on mortgages and shares	\$54,150 00	Installment shares, dues	\$22,164 00
Arrearages—		Installment shares, profits	7,876 22
On shares	\$985 00	Advance payments	39 25
On interest	1,007 50	Overdrafts and bills payable	15,644 52
On premium	441 75	Reserve and undivided profits	11,266 52
	2,434 25	Sundry ledger accounts	93 91
Real estate	1,925 56	All other liabilities, suspense	2,500 00
Advances, personal accounts	1,074 61		
Total assets	\$59,584 42	Total liabilities	\$59,584 42

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$4,972 00	Overdrafts and bills payable	\$10,290 62
Interest	4,454 79	Loans on mortgages and shares	6,400 00
Premiums	1,520 18	Interest paid	1,286 00
Fees	4 90	Dues repaid, installment shares	5,937 00
Loans repaid	6,350 00	Profits repaid, installment shares	1,751 53
Overdrafts and bills payable	11,644 52	Advances, personal accounts	1,728 10
Advances repaid, personal accounts	395 53	Salaries	1,220 00
All other receipts	87 77	Taxes	641 97
		Other expenses	174 47
Total receipts	\$29,429 69	Total disbursements	\$29,429 69

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
13	120	\$120 00	\$183 19	\$167 39
14	108	108 00	158 44	143 30
15	96	96 00	135 19	121 47
16	84	84 00	113 42	101 65
17	72	72 00	93 19	83 65
19	48	48 00	57 10	52 55
20	36	36 00	41 05	38 53
21	24	24 00	26 83	25 12
22	12	12 00	12 59	12 30

## No. 50. SAN FRANCISCO.

## BAY CITY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 9, 1889.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended May 26, 1913.

Number of series, 10. Number of members and investors, 68. Number of shares, 389.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$56,108 19	Installment shares, dues-----	\$21,336 00
Arrearages—		Installment shares, profits---	7,676 13
On shares -----	\$1,085 00	Advance payments -----	211 15
On interest -----	1,024 10	Overdrafts and bills payable	14,617 09
On premium ----	447 60	Reserve and undivided profits	18,101 15
	2,556 70	Sundry ledger accounts-----	75 60
Real estate -----	2,921 34		
Advances, personal accounts.	430 89		
Total assets -----	\$62,017 12	Total liabilities -----	\$62,017 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$5,541 00	Overdrafts and bills payable.	\$4,239 21
Interest -----	4,011 80	Loans on mortgages and shares -----	19,447 35
Premiums -----	1,743 05	Interest paid -----	419 90
Fees -----	10 30	Dues repaid, installment shares -----	4,277 00
Loans repaid -----	15,450 86	Profits repaid, installment shares -----	742 97
Overdrafts and bills payable.	4,117 09	Advances, personal accounts.	30 72
Advances repaid, personal accounts -----	172 34	Salaries -----	1,210 00
		Taxes -----	562 29
		Other expenses -----	117 00
Total receipts -----	\$31,046 44	Total disbursements ----	\$31,046 44

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15-----	120	\$120 00	\$187 32	\$170 49
16-----	108	108 00	161 53	145 47
17-----	96	96 00	137 56	123 01
18-----	84	84 00	115 21	102 72
19-----	72	72 00	94 43	84 33
20-----	60	60 00	75 23	67 61
21-----	48	48 00	57 56	52 78
22-----	36	36 00	41 26	38 63
23-----	24	24 00	26 31	25 15
24-----	12	12 00	12 59	12 30



## No. 51. SAN FRANCISCO.

## BAY VIEW BUILDING AND LOAN ASSOCIATION.

(Incorporated November 18, 1911.)

H. E. RAHLMANN, Secretary.

JAMES ALLAN, President.

Fiscal year ended December 31, 1912.

Number of series, 1. Number of members and investors, 36. Number of shares, 304.

Assets.		Liabilities.	
Loans on mortgages and shares	\$3,543 03	Installment shares, dues	\$2,598 50
Cash in office and bank	837 07	Installment shares, profits	30 52
Real estate, office building	478 43	Paid-up and prepaid shares, capital	2,200 00
		Paid-up and prepaid shares, dividends	26 50
		Reserve and undivided profits	3 01
Total assets	\$4,858 53	Total liabilities	\$4,858 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$2,687 50	Loans on mortgages and shares	\$3,750 00
Paid-up and prepaid shares, dues	2,200 00	Dues repaid, installment shares	89 00
Interest	175 68	Taxes	32 00
Fees	327 00	Other expenses	410 65
Loans repaid	206 97	All other disbursements, office building	478 43
		Balance, cash in office and bank	837 07
Total receipts	\$5,597 15	Total disbursements	\$5,597 15

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1	12	\$12 00	\$12 16	\$12 00

## No. 52. SAN FRANCISCO.

## CALIFORNIA HOME BUILDING-LOAN COMPANY.

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1913.

Number of series, none. Number of members and investors, 500. Number of shares, 2,065.

Assets.		Liabilities.	
Loans on mortgages and shares	\$568,349 69	Guarantee stock, capital	\$20,000 00
Arrearages—		Guarantee stock, surplus, and dividends unpaid	6,150 00
On interest	315 55	Installment shares, dues	33,536 00
Cash in office and bank	12,684 05	Installment shares, profits	11,172 44
Real estate	9,063 31	Paid-up and prepaid shares, capital	50,100 00
Furniture and fixtures	1,800 00	Paid-up and prepaid shares, dividends	6,538 16
Advances, personal accounts	6,417 91	Investment certificate, principal	433,927 69
All other assets	11 00	Investment certificates, dividends	9,388 61
		Overdrafts and bills payable	11,000 00
		Reserve and undivided profits	8,008 04
		Loans due and incomplete	8,078 98
		Sundry ledger accounts	255 66
		All other liabilities	485 93
Total assets	\$598,641 51	Total liabilities	\$598,641 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,137 77	Overdrafts and bills payable	\$61,000 00
Installment shares, dues	9,510 20	Loans on mortgages and shares	165,469 96
Paid-up and prepaid shares, dues	2,500 00	Interest paid	13,727 19
Investment certificates	238,980 30	Dividends on guarantee stock	2,172 00
Interest	59,146 01	Dues repaid, installment shares	9,515 50
Premiums	2,371 25	Profits repaid, installment shares	5,155 85
Fines	269 42	Paid-up and prepaid shares, dividends	2,974 75
Loans repaid	173,509 09	Investment certificates, principal	236,466 20
Overdrafts and bills payable	44,000 00	Investment certificates, dividends	8,696 88
Advances repaid, personal accounts	23,236 45	Advances, personal accounts	20,080 79
All other receipts, real estate sales, etc.	12,737 04	Salaries	9,360 00
		Taxes	3,843 75
		Other expenses	10,142 88
		All other disbursements, real estate, etc.	13,106 73
		Balance, cash in office and bank	12,684 05
Total receipts	\$574,397 53	Total disbursements	\$574,397 53

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus  $\frac{1}{2}$  of profits.

## No. 53. SAN FRANCISCO.

**CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION.**

(Incorporated March 26, 1887.)

Wm. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1913.

Number of series, 14. Number of members and investors, 47. Number of shares, 535.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$39,540 41	Installment shares, dues -----	\$19,912 01
Arrearages—		Installment shares, profits ---	3,870 85
On interest -----	441 00	Advance payments -----	65 29
Cash in office and bank -----	1,110 40	Overdrafts and bills payable.	10,000 00
Real estate -----	80 00	Reserve and undivided profits	7,236 03
Advances, personal accounts.	246 43	Loans due and incomplete--	112 50
		All other liabilities-----	221 56
Total assets -----	\$41,418 24	Total liabilities -----	\$41,418 24
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$6,328 80	Overdrafts and bills payable.	\$6,821 86
Interest -----	3,831 08	Loans on mortgages and shares -----	6,944 35
Fines -----	5 46	Interest paid -----	874 66
Fees -----	7 90	Dues repaid, installment shares -----	12,434 35
Loans repaid -----	15,870 95	Profits repaid, installment shares -----	2,714 29
Overdrafts and bills payable.	5,000 00	Advances, personal accounts.	9 37
Advances repaid, personal accounts -----	11 07	Salaries -----	1,045 00
All other receipts-----	1,664 42	Taxes -----	475 18
		Other expenses -----	106 72
		All other disbursements-----	183 50
		Balance, cash in office and bank -----	1,110 40
Total receipts -----	\$32,719 68	Total disbursements ----	\$32,719 68

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
32-----	126	\$126 00	\$189 50	Dues plus
34-----	114	114 00	164 45	profits
35-----	108	108 00	152 64	as per
40-----	78	78 00	100 21	by-laws.
42-----	60	60 00	73 27	
46-----	36	36 00	40 98	
49-----	24	24 00	26 34	
51-----	12	12 00	12 65	

## No. 54. SAN FRANCISCO.

## CITIZENS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 28, 1913.

Number of series, 45. Number of members and investors, 1,236. Number of shares, 8,269.

Assets.		Liabilities.	
Loans on mortgages and shares-----	\$470,557 33	Installment shares, dues-----	\$297,810 90
Arrearages—		Installment shares, profits----	66,536 67
On shares -----	\$752 20	Advance payments -----	2,032 64
On interest -----	1,540 08	Overdrafts and bills payable--	97,441 71
On fines, fees, etc. 908 05		Reserve and undivided profits	20,497 46
	3,200 33	Loans due and incomplete----	10,805 15
Cash in office and bank-----	3,631 74	Sundry ledger accounts-----	45 11
Real estate -----	17,036 76	All other liabilities-----	1,589 88
Furniture and fixtures-----	400 00		
Advances, personal accounts--	993 93		
All other assets-----	939 43		
Total assets -----	\$496,759 52	Total liabilities -----	\$496,759 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,000 00	Overdrafts and bills payable--	\$170,119 72
Installment shares, dues-----	59,535 00	Loans on mortgages and shares -----	116,454 24
Interest -----	31,272 71	Interest paid -----	1,096 78
Fines -----	539 56	Dues repaid, installment shares -----	71,213 70
Fees -----	147 90	Profits repaid, installment shares -----	23,424 18
Loans repaid -----	147,111 46	Advances, personal accounts--	1,534 50
Overdrafts and bills payable--	153,540 62	Salaries -----	3,651 00
Advances repaid, personal accounts -----	2,031 75	Taxes -----	3,045 98
All other receipts-----	2,845 08	Other expenses -----	2,822 39
Total receipts -----	\$398,024 08	All other disbursements-----	1,029 85
		Balance, cash in office and bank -----	3,631 74
		Total disbursements -----	\$398,024 08

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
72-----	120	\$120 00	\$165 59	\$154 41
76-----	108	108 00	143 52	134 47
80-----	96	96 00	123 55	116 34
84-----	84	84 00	104 37	99 24
88-----	72	72 00	86 42	82 16
92-----	60	60 00	69 72	67 27
96-----	48	48 00	53 90	52 43
100-----	36	36 00	39 53	38 64
104-----	24	24 00	25 65	25 22
108-----	12	12 00	12 55	12 34



No. 55. SAN FRANCISCO.

**EMPIRE BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1889.)

WM. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1912.

Number of series. 17. Number of members and investors. 53. Number of shares. 716.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$60,941 01	Installment shares, dues----	\$27,764 00
Arrearages—		Installment shares, profits----	4,987 21
On shares ----- \$5 00		Advance payments -----	350 00
On interest ---- 359 35		Overdrafts and bills payable_	21,602 30
	364 35	Reserve and undivided profits	6,000 00
Advances, personal accounts_	40 15	Loans due and incomplete----	600 00
		All other liabilities, interest on bills payable-----	42 00
Total assets -----	\$61,345 51	Total liabilities -----	\$61,345 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$956 28	Overdrafts and bills payable_	\$4,500 00
Installment shares, dues-----	6,586 53	Loans on mortgages and shares -----	22,700 00
Interest -----	4,666 94	Interest paid -----	839 07
Fines -----	102 50	Dues repaid, installment shares -----	12,635 00
Fees -----	25 20	Profits repaid, installment shares -----	3,647 41
Loans repaid -----	11,344 00	Advances, personal accounts_	58 48
Overdrafts and bills payable_	17,202 30	Salaries -----	1,077 50
Advances repaid, personal accounts -----	34 00	Taxes -----	708 16
All other receipts, real estate sold -----	6,254 43	Other expenses -----	214 90
		All other disbursements-----	791 68
Total receipts -----	\$47,172 20	Total disbursements -----	\$47,172 20

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14-----	120	\$120 00	\$167 27	Dues plus
15-----	108	108 00	146 32	profits
16-----	96	96 00	126 32	as per
17-----	84	84 00	107 24	by-laws.
18-----	72	72 00	89 11	
19-----	60	60 00	71 91	
20-----	48	48 00	55 65	
21-----	36	36 00	40 33	
24-----	24	24 00	25 95	
28-----	12	12 00	12 47	

## No. 56. SAN FRANCISCO.

## EUREKA BUILDING AND LOAN ASSOCIATION.

(Incorporated November 3, 1890.)

WM. E. BOUTON, Secretary.

GEO. FREDRICKS, President.

Fiscal year ended October 31, 1912.

Number of series, 13. Number of members and investors, 43. Number of shares, 458.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$32,528 59	Installment shares, dues-----	\$18,584 40
Arrearages—		Installment shares, profits----	4,679 18
On shares -----	\$214 30	Advance payments -----	41 30
On interest -----	544 00	Overdrafts and bills payable--	9,300 00
	758 30	Reserve and undivided profits	4,394 56
Cash in office and bank-----	4,023 63	Loans due and incomplete-----	342 67
Advances, personal accounts--	165 50	All other liabilities, interest on bills payable-----	133 91
Total assets -----	\$37,476 02	Total liabilities -----	\$37,476 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,068 09	Overdrafts and bills payable--	\$2,700 00
Installment shares, dues----	2,993 80	Loans on mortgages and shares -----	7,009 10
Interest -----	2,507 90	Interest paid -----	600 00
Fines -----	30 00	Dues repaid, installment shares -----	1,101 30
Fees -----	4 50	Profits repaid, installment shares -----	257 50
Loans repaid -----	4,999 45	Advances, personal accounts--	106 50
Advances repaid, personal accounts -----	61 55	Salaries -----	744 00
All other receipts-----	273 61	Taxes -----	352 66
		Other expenses -----	44 21
		Balance, cash in office and bank -----	4,023 63
Total receipts -----	\$16,938 90	Total disbursements -----	\$16,938 90

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	126	\$126 00	\$173 00	Dues plus
26-----	108	108 00	139 63	dividends
28-----	96	96 00	119 48	as per
30-----	84	84 00	101 16	by-laws
33-----	54	54 00	61 13	
34-----	48	48 00	53 52	
36-----	36	36 00	39 04	
38-----	24	24 00	25 33	
39-----	12	12 00	12 32	

## No. 57. SAN FRANCISCO.

## FAIRMOUNT LOAN ASSOCIATION.

(Incorporated March 2, 1891.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended April 30, 1913.

Number of series, 12. Number of members and investors, 29. Number of shares, 101.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$15,579 89	Installment shares, dues ----	\$7,467 25
Arrearages—		Installment shares, profits ---	2,779 79
On shares -----	\$380 50	Advance payments -----	2 50
On interest -----	138 00	Reserve and undivided profits	1,283 90
On premium -----	38 00	Sundry ledger accounts, ma-	
		tured shares -----	5,293 05
	556 50		
Cash in office and bank -----	529 60		
Advances, personal accounts --	95 50		
All other assets -----	65 00		
Total assets -----	\$16,826 49	Total liabilities -----	\$16,826 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$529 92	Interest paid -----	\$71 80
Installment shares, dues ----	1,977 25	Dues repaid, installment	
Interest -----	1,969 40	shares -----	10,534 50
Premiums -----	400 00	Profits repaid, installment	
Loans repaid -----	16,700 00	shares -----	5,008 21
Advances repaid, personal		Advances, personal accounts --	9,454 00
accounts -----	1,330 80	Salaries -----	607 50
All other receipts -----	3,775 10	Taxes -----	193 25
		Other expenses -----	284 01
		Balance, cash in office and	
		bank -----	529 60
Total receipts -----	\$26,682 87	Total disbursements ----	\$26,682 87

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
24 -----	125	\$125 00	\$186 39	\$186 39
27 -----	107	107 00	150 66	150 66
29 -----	95	95 00	128 75	128 75
31 -----	83	83 00	108 40	108 40
35 -----	59	59 00	72 03	72 03
38 -----	41	41 00	47 56	47 56
40 -----	17	17 00	18 24	18 24

## No. 58. SAN FRANCISCO.

## FIDELITY BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1887.)

WM. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1913.

Number of series, 28. Number of members and investors, 127. Number of shares, 1,490.

Assets.		Liabilities.	
Loans on mortgages and shares	\$136,641 22	Installment shares, dues	\$61,540 00
Arrearages—		Installment shares, profits	14,045 67
On shares	\$65 00	Advance payments	30 00
On interest	4,238 72	Overdrafts and bills payable	50,145 15
	4,303 72	Reserve and undivided profits	20,783 05
Cash in office and bank	18 65	Loans due and incomplete	1,200 00
Real estate	8,500 00	All other liabilities, suspense, interest, taxes	2,013 31
Advances, personal accounts	293 59		
Total assets	\$149,757 18	Total liabilities	\$149,757 18
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,718 50	Overdrafts and bills payable	\$16,004 50
Installment shares, dues	14,081 60	Loans on mortgages and shares	7,460 00
Interest	10,610 89	Interest paid	3,527 06
Premiums	120 00	Dues repaid, installment shares	14,462 20
Fines	272 85	Profits repaid, installment shares	4,189 95
Fees	25 00	Advances, personal accounts	381 31
Loans repaid	11,778 04	Salaries	1,965 00
Overdrafts and bills payable	8,649 65	Taxes	1,455 88
Advances repaid, personal accounts	1,436 75	Other expenses	271 70
All other receipts	530 80	All other disbursements, real estate expense	487 83
		Balance, cash in office and bank	18 65
Total receipts	\$50,224 08	Total disbursements	\$50,224 08

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
24	120	\$120 00	\$178 08	Dues plus
26	108	108 00	155 08	profits
28	96	96 00	133 24	as per
30	84	84 00	112 56	by-laws.
32	72	72 00	93 02	
34	60	60 00	74 64	
36	48	48 00	57 40	
39	36	36 00	41 32	
43	24	24 00	26 40	
47	12	12 00	12 57	



## No. 59. SAN FRANCISCO.

## FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 269. Number of shares, 3,370.

Assets.		Liabilities.	
Loans on mortgages and shares	\$187,247 71	Installment shares, dues	\$91,365 87
Arrearages—		Installment shares, profits	11,537 68
On interest	865 58	Paid-up and prepaid shares, capital	56,200 00
Cash in office and bank	4,449 32	Paid-up and prepaid shares, dividends	1,567 59
Furniture and fixtures	600 00	Investment certificates, principal	16,000 00
Advances, personal accounts	279 55	Investment certificates, dividends	80 82
		Advance payments	86 80
		Overdrafts and bills payable	9,000 00
		Reserve and undivided profits	2,627 53
		Loans due and incomplete	4,975 87
Total assets	\$193,442 16	Total liabilities	\$193,442 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,020 17	Overdrafts and bills payable	\$23,000 00
Installment shares, dues	35,707 51	Loans on mortgages and shares	51,882 17
Paid-up and prepaid shares, dues	8,600 00	Interest paid	997 48
Investment certificates	16,000 00	Dues repaid, installment shares	36,748 64
Interest	13,871 52	Profits repaid, installment shares	2,759 28
Fines	22 40	Paid-up and prepaid shares, capital	23,800 00
Fees	163 50	Paid-up and prepaid shares, dividends	3,347 64
Loans repaid	61,524 88	Investment certificates, dividends	105 00
Overdrafts and bills payable	12,000 00	Advances, personal accounts	2,559 36
Advances repaid, personal accounts	2,456 07	Salaries	1,984 00
All other receipts	60 00	Taxes	284 01
		Other expenses	1,503 15
		All other disbursements	6 00
		Balance, cash in office and bank	4,449 32
Total receipts	\$153,426 05	Total disbursements	\$153,426 05

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 60. SAN FRANCISCO.

## GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1913.

Number of series, 21. Number of members and investors, 149. Number of shares, 2,222.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$115,517 61	Installment shares, dues -----	\$24,725 40
Arrearages—		Installment shares, profits ---	5,378 25
On shares -----	\$69 40	Paid-up and prepaid shares, capital -----	58,900 00
On interest -----	706 19	Paid-up and prepaid shares, dividends -----	2,356 00
	775 59	Investment certificates, principal -----	300 00
Advances, personal accounts—	48 05	Investment certificates, dividends -----	7 50
		Advance payments -----	1,173 00
		Overdrafts and bills payable—	226 79
		Reserve and undivided profits	11,534 17
		Loans due and incomplete---	8,873 17
		All other liabilities, tax reserve -----	2,866 97
Total assets -----	\$116,341 25	Total liabilities -----	\$116,341 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues -----	\$8,610 65	Overdrafts and bills payable—	\$400 71
Paid-up and prepaid shares, dues -----	400 00	Loans on mortgages and shares -----	31,290 62
Interest -----	9,293 36	Interest paid -----	178 25
Premiums, commissions -----	324 40	Dues repaid, installment shares -----	7,265 00
Fines -----	118 05	Profits repaid, installment shares -----	3,198 45
Fees -----	28 95	Paid-up and prepaid shares, capital -----	500 00
Loans repaid -----	31,172 01	Paid-up and prepaid shares, dividends -----	4,706 00
Overdrafts and bills payable—	226 79	Advances, personal accounts—	34 00
Advances repaid, personal accounts -----	70 82	Salaries -----	1,405 00
		Taxes -----	783 16
		Other expenses -----	483 84
Total receipts -----	\$50,245 03	Total disbursements ---	\$50,245 03

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19 -----	120	\$60 00	\$85 60	\$80 47
22 -----	111	55 50	77 51	72 86
26 -----	99	49 50	67 03	63 01
30 -----	78	39 00	50 03	47 03
31 -----	72	36 00	45 43	42 71
33 -----	60	30 00	36 58	34 39
36 -----	42	21 00	24 20	23 00
37 -----	36	18 00	20 35	19 04
39 -----	24	12 00	13 03	12 77
41 -----	12	6 00	6 26	6 20

## No. 61. SAN FRANCISCO.

## HOME MUTUAL DEPOSIT LOAN COMPANY.

(Incorporated April 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 213. Number of shares, 1,094.

Assets.		Liabilities.	
Loans on mortgages and shares	\$248,788 12	Guarantee stock, capital	\$25,000 00
Arrearages—		Guarantee stock, surplus	2,500 00
On interest	1,317 70	Installment shares, dues	39,436 56
Cash in office and bank	216 65	Installment shares, profits	11,769 47
Real estate	7,671 42	Paid-up and prepaid shares, capital	53,800 00
Furniture and fixtures	250 00	Paid-up and repaid shares, dividends	1,490 95
Advances, personal accounts	567 55	Investment certificates, principal	91,112 20
		Investment certificates, dividends	80 00
		Overdrafts and bills payable	4,701 34
		Reserve and undivided profits	17,409 88
		Loans due and incomplete	8,175 55
		Sundry ledger accounts	148 50
		All other liabilities, tax reserve, etc.	3,187 06
Total assets	\$258,811 44	Total liabilities	\$258,811 44
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$318 93	Overdrafts and bills payable	\$824 81
Installment shares, dues	8,450 35	Loans on mortgages and shares	108,383 13
Paid-up and prepaid shares, dues	6,950 00	Interest paid	203 10
Investment certificates	50,844 40	Dividends on guarantee stock	2,500 00
Interest	18,489 88	Dues repaid, installment shares	12,701 80
Premiums	328 46	Profits repaid, installment shares	2,299 25
Fines	120 36	Paid-up and prepaid shares capital	3,480 00
Loans repaid	98,545 62	Paid-up and prepaid shares, dividends	2,470 80
Overdrafts and bills payable	4,701 34	Investment certificates, principal	49,759 50
Advances repaid, personal accounts	2,080 62	Investment certificates, dividends	1,930 96
All other receipts	500 00	Advances, personal accounts	1,876 21
		Salaries	3,182 50
		Taxes	473 10
		Other expenses	800 43
		All other disbursements	227 72
		Balance, cash in office and bank	216 65
Total receipts	\$191,329 96	Total disbursements	\$191,329 96

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

## No. 62. SAN FRANCISCO.

## MECHANICS' BUILDING AND LOAN ASSOCIATION.

(Incorporated January 6, 1891.)

W. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1912.

Number of series, 20. Number of members and investors, 74. Number of shares, 956.

Assets.		Liabilities.	
Loans on mortgages and shares	\$87,842 57	Installment shares, dues	\$44,355 00
Arrearages—		Installment shares, profits	9,500 89
On interest	429 73	Advance payments	43 35
Real estate	3,750 00	Overdrafts and bills payable	31,752 92
Advances, personal accounts	57 30	Reserve and undivided profits	5,200 00
		Loans due and incomplete	406 80
		All other liabilities	820 64
Total assets	\$92,079 60	Total liabilities	\$92,079 60
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$8,411 34	Overdrafts and bills payable	\$4,081 75
Interest	7,464 11	Loans on mortgages and shares	35,300 00
Fines	46 00	Interest paid	2,118 32
Fees	25 50	Dues repaid, installment shares	11,440 00
Loans repaid	41,470 47	Profits repaid, installment shares	1,308 56
Overdrafts and bills payable	1,002 92	Paid-up and prepaid shares, capital	2,000 00
All other receipts	5 50	Advances, personal accounts	32 80
		Salaries	1,134 00
		Taxes	719 47
		Other expenses	290 94
Total receipts	\$58,425 84	Total disbursements	\$58,425 84

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	120	\$120 00	\$173 78	Dues plus
22	108	108 00	151 60	profits
26	84	84 00	110 44	as per
27	72	72 00	91 46	by-laws.
29	48	48 00	56 71	
31	36	36 00	40 93	
36	24	24 00	26 22	
40	12	12 00	12 54	



## No. 63. SAN FRANCISCO.

## MISSION HOME AND LOAN ASSOCIATION.

(Incorporated March 12, 1889.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended March 31, 1913.

Number of series, 8. Number of members and investors, 24. Number of shares, 66.

Assets.		Liabilities.	
Loans on mortgages and shares	\$14,009 61	Installment shares, dues	\$4,386 00
Arrearages—		Installment shares, profits	931 03
On shares	\$354 25	Paid-up and matured shares, capital	14,697 55
On interest	318 15	Reserve and undivided profits	1,826 88
On premiums	142 75		
	815 15		
Cash in office and bank	151 47		
Real estate	6,865 23		
Total assets	\$21,841 46	Total liabilities	\$21,841 46
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$923 00	Overdrafts and bills payable	\$2,945 95
Interest	1,129 78	Interest paid	361 35
Premiums	255 40	Dues repaid, installment shares	5,296 50
Loans repaid	5,800 00	Profits repaid, installment shares	1,052 87
All other receipts	2,672 06	Salaries	165 00
		Taxes	295 70
		Other expenses	143 20
		All other disbursements	368 20
		Balance, cash in office and bank	151 47
Total receipts	\$10,780 24	Total disbursements	\$10,780 24

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27	114	\$114 00	\$143 57	\$135 66
28	108	108 00	193 95	125 01
30	96	96 00	115 64	109 11
31	90	90 00	106 93	103 50
32	84	84 00	98 53	94 29
33	78	78 00	90 38	86 87
41	30	30 00	32 02	31 00
42	6	6 00	6 16	6 00

No. 64. SAN FRANCISCO.

## OCCIDENTAL LOAN ASSOCIATION.

(Incorporated August 25, 1885.)

E. GUNZBERGER, Secretary.

E. MASSAGER, Vice-President.

Fiscal year ended August 28, 1912.

Number of series, 10. Number of members and investors, 81. Number of shares, 686.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$82,232 54	Installment shares, dues-----	\$42,660 00
Arrearages—		Installment shares, profits----	15,932 05
On shares -----	\$3,079 00	Advance payments -----	5 00
On interest -----	3,430 80	Overdrafts and bills payable--	18,038 10
On premium -----	1,120 20	Reserve and undivided profits	16,098 83
		All other liabilities-----	104 05
	7,630 00		
Real estate -----	650 08		
Advances, personal accounts--	2,325 41		
Total assets -----	\$92,838 03	Total liabilities -----	\$92,838 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$9,322 00	Overdrafts and bills payable--	\$4,844 58
Interest -----	6,122 33	Loans on mortgages and shares -----	17,100 00
Premiums -----	1,888 10	Interest paid -----	926 46
Fees -----	8 90	Dues repaid, installment shares -----	7,728 00
Loans repaid -----	12,280 00	Profits repaid, installment shares -----	2,835 81
Overdrafts and bills payable--	5,958 10	Advances, personal accounts--	450 35
Advances repaid, personal accounts -----	680 08	Salaries -----	1,620 00
All other receipts-----	194 91	Taxes -----	814 22
		Other expenses -----	135 00
Total receipts -----	\$36,454 42	Total disbursements -----	\$36,454 42

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$189 98	\$172 48
19-----	108	108 00	163 92	147 14
20-----	96	96 00	139 23	124 10
21-----	84	84 00	116 14	103 28
22-----	72	72 00	94 77	84 50
23-----	60	60 00	75 13	67 56
24-----	48	48 00	57 27	52 63
25-----	36	36 00	41 05	38 52
26-----	24	24 00	26 22	25 10
27-----	12	12 00	12 58	12 29

## No. 65. SAN FRANCISCO.

## PACIFIC LOAN ASSOCIATION.

(Incorporated December 8, 1884.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended December 4, 1912.

Number of series, 11. Number of members and investors, 41. Number of shares, 333.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$37,281 27	Installment shares, dues ----	\$29,318 00
Arrearages—		Installment shares, profits ---	8,769 85
On shares -----	\$869 00	Advance payments -----	30 00
On interest -----	231 55	Overdrafts and bills payable_	150 00
On premium -----	303 55	Reserve and undivided profits	8,888 02
	1,404 10	Sundry ledger accounts-----	84 50
Cash in office and bank-----	915 98		
Real estate -----	7,639 02		
Total assets -----	\$47,240 37	Total liabilities -----	\$47,240 37
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$1,392 34	Overdrafts and bills payable_	\$5,000 00
Installment shares, dues ----	4,820 00	Loans on mortgages and shares -----	1,618 80
Interest -----	2,902 95	Dues repaid, installment shares -----	5,870 00
Premiums -----	601 55	Profits repaid, installment shares -----	352 56
Fees -----	40	Salaries -----	1,355 00
Loans repaid -----	5,977 65	Taxes -----	472 50
Overdrafts and bills payable_	150 00	Other expenses -----	105 50
All other receipts -----	139 51	All other disbursements-----	294 06
		Balance, cash in office and bank -----	915 98
Total receipts -----	\$15,984 40	Total disbursements -----	\$15,984 40

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$171 66	\$158 74
19-----	108	108 00	148 38	136 26
20-----	96	96 00	126 65	115 92
21-----	84	84 00	106 30	97 38
22-----	72	72 00	87 37	80 45
23-----	60	60 00	69 92	64 96
24-----	48	48 00	53 82	50 91
25-----	36	36 00	38 99	37 50
26-----	24	24 00	25 52	24 76
27-----	12	12 00	12 39	12 20

No. 66. SAN FRANCISCO.

**PACIFIC STATES SAVINGS AND LOAN COMPANY.**

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

FERD. REIS, JR., President.

Fiscal year ended December 31, 1912.

Number of series, 59. Number of members and investors, 1,719. Number of shares, 7,837.

Assets.		Liabilities.	
Loans on mortgages and shares	\$979,492 63	Installment shares, dues	\$147,028 40
Arrearages—		Installment shares, profits	57,914 26
On shares	\$3,263 50	Paid-up and prepaid shares, capital	218,710 00
On interest	5,610 56	Paid-up and prepaid shares dividends	68,921 70
	8,874 06	Investment certificates, principal	398,499 33
Cash in office and bank	54,756 78	Investment certificates, dividends	29,335 72
Real estate	79,864 70	Advance payments	5,666 80
Furniture and fixtures	1,921 05	Reserve and undivided profits	134,063 98
Advances, personal accounts	2,162 97	Loans due and incomplete	48,984 50
All other assets	493 70	Sundry ledger accounts	5,361 00
		All other liabilities, tax revenue, etc.	13,080 20
Total assets	\$1,127,565 89	Total liabilities	\$1,127,565 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,966 51	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	44,649 65	Loans on mortgages and shares	297,245 67
Investment certificates	189,558 74	Interest paid	9 05
Interest	108,240 23	Dues repaid, installment shares	94,734 25
Fines	765 90	Profits repaid, installment shares	40,907 87
Loans repaid	333,541 92	Paid-up and prepaid shares, capital	8,440 00
Overdrafts and bills payable	5,000 00	Paid-up and prepaid shares, dividends	12,947 45
Advances repaid, personal accounts	9,242 08	Investment certificates, principal	125,715 06
All other receipts	36,899 95	Investment certificates, dividends	11,762 85
		Advances, personal accounts	10,390 51
		Salaries	14,488 60
		Taxes	5,007 99
		Other expenses	13,834 59
		All other disbursements	42,624 31
		Balance, cash in office and bank	54,756 75
Total receipts	\$737,864 98	Total disbursements	\$737,864 98

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "C." Dues 60 cents per share per month.	118	\$70 80	\$70 80	\$100 85	\$100 85
	108	64 80	64 80	89 46	83 29
	96	57 60	57 60	76 63	71 87
	84	50 40	50 40	64 64	61 08
	72	43 20	43 20	53 43	50 87
	60	36 00	36 00	42 95	41 21



## No. 67. SAN FRANCISCO.

## PROGRESS MUTUAL LOAN ASSOCIATION.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1912.

Number of series, 9. Number of members and investors, 143. Number of shares, 1,209.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$77,242 78	Installment shares, dues -----	\$38,067 60
Arrearages—		Installment shares, profits ---	8,130 39
On shares -----	\$2 00	Paid-up and prepaid shares, capital -----	4,000 00
On interest -----	25 32	Overdrafts and bills payable_	24,039 63
	27 32	Reserve and undivided profits	2,632 73
Advances, personal accounts_	40 25	Loans due and incomplete---	500 00
All other assets -----	60 00		
Total assets -----	\$77,370 35	Total liabilities -----	\$77,370 35
Receipts for Fiscal Year.		Disbursements for Fisca. Year.	
Installment shares, dues -----	\$9,405 30	Overdrafts and bills payable_	\$9,690 00.
Interest -----	6,211 84	Loans on mortgages and shares -----	30,345 70
Fines -----	38 96	Interest paid -----	1,388 75
Fees -----	25 30	Dues repaid, installment shares -----	10,628 90
Loans repaid -----	16,257 85	Profits repaid, installment shares -----	1,774 48
Overdrafts and bills payable_	24,039 63	Advances, personal accounts_	116 45
Advances repaid, personal accounts -----	116 30	Salaries -----	1,139 00
		Taxes -----	532 70
		Other expenses -----	465 95
		All other disbursements-----	13 25
Total receipts -----	\$56,095 18	Total disbursements ----	\$56,095 18

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
9-----	120	\$120 00	\$165 70	\$165 00
11-----	96	96 00	123 25	121 00
12-----	84	84 00	104 22	101 60
13-----	72	72 00	86 68	83 75
14-----	60	60 00	70 29	67 50
15-----	48	48 00	54 65	52 80
16-----	36	36 00	39 76	38 70
17-----	24	24 00	25 71	25 20
18-----	12	12 00	12 45	12 00

## No. 68. SAN FRANCISCO.

## PROVIDENT MUTUAL LOAN ASSOCIATION.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

SAMUEL WEIL, President.

Fiscal year ended September 30, 1912.

Number of series, 11. Number of members and investors, 233. Number of shares, 2,860.

Assets.		Liabilities.	
Loans on mortgages and shares	\$179,431 13	Installment shares, dues	\$98,527 20
Furniture and fixtures	225 00	Installment shares, profits	21,658 36
Advances, personal accounts	133 25	Paid-up and prepaid shares, capital	2,000 00
		Overdrafts and bills payable	48,712 29
		Reserve and undivided profits	4,691 53
		Loans due and incomplete	3,100 00
		All other liabilities, tax reserve	1,100 00
Total assets	\$179,789 38	Total liabilities	\$179,789 38
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$22,926 90	Overdrafts and bills payable	\$19,320 95
Paid-up and prepaid shares, dues	1,000 00	Loans on mortgages and shares	63,048 54
Interest	14,340 11	Interest paid	2,947 62
Fines	45 96	Dues repaid, installment shares	14,223 30
Fees	55 70	Profits repaid, installment shares	4,453 86
Loans repaid	31,027 59	Advances, personal accounts	612 45
Overdrafts and bills payable	38,712 29	Salaries	2,067 50
Advances repaid, personal accounts	503 20	Taxes	1,354 28
All other receipts	12 50	Other expenses	595 75
Total receipts	\$108,624 25	Total disbursements	\$108,624 25

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$166 43	\$165 00
19	108	108 00	144 41	142 00
20	96	96 00	123 74	121 00
21	84	84 00	104 51	101 00
22	72	72 00	86 74	83 75
23	60	60 00	70 14	67 50
24	48	48 00	54 44	52 80
25	36	36 00	39 60	38 70
26	24	24 00	25 60	25 20
27	12	12 00	12 42	12 00

## No. 69. SAN FRANCISCO.

## PRUDENCE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1891.)

P. OPPENHEIM, Secretary.

E. ROSENBERG, Vice-President.

Fiscal year ended March 31, 1913.

Number of series, 9. Number of members and investors, 30. Number of shares, 202.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$25,815 19	Installment shares, dues ----	\$17,940 00
Cash in office and bank -----	5,008 36	Installment shares, profits ----	12,044 94
Real estate -----	1,249 75	Reserve and undivided profits	2,065 97
		All other liabilities -----	22 39
Total assets -----	\$32,073 30	Total liabilities -----	\$32,073 30

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$2,716 15	Overdrafts and bills payable_	\$4,642 11
Interest -----	2,422 99	Loans on mortgages and shares -----	1,038 17
Premiums -----	464 40	Interest paid -----	32 00
Loans repaid -----	13,945 11	Dues repaid, installment shares -----	4,709 95
Advances repaid, personal accounts -----	253 50	Profits repaid, installment shares -----	1,184 83
All other receipts -----	1,116 05	Advances, personal accounts_	241 50
		Salaries -----	1,725 00
		Taxes -----	482 81
		Other expenses -----	261 50
		All other disbursements_	1,585 97
		Balance, cash in office and bank -----	5,008 36
Total receipts -----	\$20,912 20	Total disbursements ----	\$20,912 20

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
13 -----	132	\$132 00	\$200 00	\$200 00
14 -----	120	120 00	200 00	200 00
15 -----	108	108 00	200 00	200 00
16 -----	96	96 00	177 45	177 45
17 -----	84	84 00	149 20	149 20
18 -----	72	72 00	122 45	122 45
19 -----	60	60 00	97 82	97 82
20 -----	48	48 00	74 50	74 50
21 -----	36	36 00	53 07	53 07

## No. 70. SAN FRANCISCO.

## UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

E. GUNZBURGER, Secretary.

H. LEVY, Vice-President.

Fiscal year ended May 13, 1913.

Number of series, 9. Number of members and investors, 35. Number of shares, 194

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$24,550 00	Installment shares, dues ----	\$11,268 00
Arrearages—		Installment shares, profits ---	3,814 87
On shares -----	\$734 00	Advance payments -----	65 85
On interest -----	966 05	Overdrafts and bills payable--	7,000 00
On premium -----	340 00	Reserve and undivided profits	10,681 97
	2,040 05	Sundry ledger accounts-----	1,007 00
Cash in office and bank-----	3,108 15		
Real estate -----	3,550 09		
Advances, personal accounts--	489 40		
Total assets -----	\$33,837 69	Total liabilities -----	\$33,837 69
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$1,246 80	Overdrafts and bills payable--	\$3,500 00
Installment shares, dues-----	2,739 00	Loans on mortgages and shares -----	4,800 00
Interest -----	2,181 90	Interest paid -----	312 98
Premiums -----	800 80	Dues repaid, installment shares -----	2,769 00
Fees -----	2 70	Profits repaid, installment shares -----	443 95
Loans repaid -----	9,000 00	Salaries -----	1,272 50
Advances repaid, personal accounts -----	596 00	Taxes -----	281 60
All other receipts-----	87 50	Other expenses -----	166 52
		Balance, cash in office and bank -----	3,108 15
Total receipts -----	\$16,654 70	Total disbursements ----	\$16,654 70

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23-----	120	\$120 00	\$184 30	\$168 22
25-----	96	96 00	135 83	121 88
26-----	84	84 00	113 89	101 93
27-----	72	72 00	93 48	83 81
28-----	60	60 00	74 57	67 29
29-----	48	48 00	57 07	52 54
30-----	36	36 00	40 92	38 46
31-----	24	24 00	26 11	25 05
32-----	12	12 00	12 52	12 26



## No. 71. SAN FRANCISCO.

## WESTERN LOAN ASSOCIATION.

(Incorporated November 12, 1886.)

E. GUNZBURGER, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 18, 1912.

Number of series, 10. Number of members and investors, 102. Number of shares, 766.

Assets.		Liabilities.	
Loans on mortgages and shares	\$79,780 09	Installment shares, dues	\$46,248 00
Arrearages—		Installment shares, profits	17,563 96
On shares	\$3,669 00	Advance payments	254 20
On interest	4,482 90	Overdrafts and bills payable	15,210 43
On premium	938 75	Reserve and undivided profits	12,015 62
	9,090 65		
Advances, personal accounts	2,421 47		
Total assets	\$91,292 21	Total liabilities	\$91,292 21
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$10,824 00	Overdrafts and bills payable	\$29,792 89
Interest	6,429 95	Loans on mortgages and shares	13,970 67
Premiums	2,161 65	Interest paid	1,184 96
Fees	8 40	Dues repaid, installment shares	5,030 00
Loans repaid	30,612 50	Profits repaid, installment shares	582 78
Overdrafts and bills payable	3,210 43	Advances, personal accounts	540 00
Advances repaid, personal accounts	539 50	Salaries	1,385 00
All other receipts	268 86	Taxes	1,156 19
		Other expenses	122 50
		All other disbursements	290 30
Total receipts	\$54,055 29	Total disbursements	\$54,055 29

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$192 08	\$174 06
18	108	108 00	165 68	148 37
19	96	96 00	140 85	125 15
20	84	84 00	117 76	104 25
21	72	72 00	96 38	85 40
22	60	60 00	76 60	68 30
23	48	48 00	58 32	53 16
24	36	36 00	41 64	38 82
25	24	24 00	26 48	25 24
26	12	12 00	12 65	12 32

## No. 72. SAN JOSE.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 20, 1889.)

SEYMOUR MONTGOMERY, Secretary.

CHAS. B. WING, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 1,199. Number of shares, 4,142.

Assets.		Liabilities.	
Loans on mortgages and shares	\$710,796 17	Installment shares, dues	\$294,073 83
Cash in office and bank	3,244 93	Installment shares, profits	29,060 06
Real estate	6,000 00	Paid-up and prepaid shares, capital	317,455 16
Furniture and fixtures	450 00	Paid-up and prepaid shares, dividends	14,967 46
All other assets	188 47	Overdrafts and bills payable	10,000 00
		Reserve and undivided profits	14,505 26
		Loans due and incomplete	40,617 80
Total assets	\$720,679 57	Total liabilities	\$720,679 57

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$198 92	Overdrafts and bills payable	\$70,000 00
Installment shares, dues	168,279 20	Loans on mortgages and shares	271,574 65
Paid-up and prepaid shares, dues	108,348 16	Interest paid	291 64
Interest	46,218 49	Dues repaid, installment shares	114,796 41
Fines	219 35	Profits repaid, installment shares	3,774 23
Loans repaid	156,781 87	Paid-up and prepaid shares, capital	62,769 00
Overdrafts and bills payable	75,000 00	Paid-up and prepaid shares, dividends	19,100 31
Advances repaid, personal accounts	1,904 90	Advances, personal accounts	1,914 01
		Salaries	6,145 40
		Taxes	2,239 90
		Other expenses	1,100 42
		Balance, cash in office and bank	3,244 93
Total receipts	\$556,950 89	Total disbursements	\$556,950 89

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

## No. 73. SAN JOSE.

## NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 8, 1913.

Number of series, none. Number of members and investors, 263. Number of shares, 3,147.

Assets.		Liabilities.	
Loan on mortgages and shares	\$172,676 14	Installment shares, dues	\$122,185 94
Arrearages—		Installment shares, profits	15,646 31
On interest	1,206 39	Paid-up and prepaid shares, capital	38,600 00
Cash in office and bank	5,891 57	Paid-up and prepaid shares, dividends	962 50
Furniture and fixtures	494 00	Reserve and undivided profits	2,843 12
Advances, personal accounts	68 00	Sundry ledger accounts	98 23
Total assets	\$180,336 10	Total liabilities	\$180,336 10
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,958 09	Overdrafts and bills payable	\$9,500 00
Installment shares, dues	40,945 33	Loans on mortgages and shares	40,498 32
Paid-up and prepaid shares, dues	9,950 00	Interest paid	124 75
Interest	11,137 88	Dues repaid, installment shares	32,292 61
Loans repaid	33,610 78	Profits repaid, installment shares	3,800 85
Overdrafts and bills payable	9,500 00	Paid-up and prepaid shares, capital	11,750 00
Advances repaid, personal accounts	51 88	Paid-up and prepaid shares, dividends	1,986 25
All other receipts	792 76	Advances, personal accounts	68 00
Total receipts	\$107,946 72	Salaries	1,404 50
		Taxes	306 49
		Other expenses	264 15
		All other disbursements	59 23
		Balance, cash in office and bank	5,891 57
		Total disbursements	\$107,946 72

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year,  $7\frac{1}{4}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 74. SAN JOSE.

## SAN JOSE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 20, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 448. Number of shares, 7,431.

Assets.		Liabilities.	
Loans on mortgages and shares	\$283,725 03	Installment shares, dues	\$203,012 09
Arrearages—		Installment shares, profits	19,767 35
On interest	\$1,746 90	Paid-up and prepaid shares, capital	8,400 00
On fines	115 90	Investment certificates, principal	27,881 30
	1,862 80	Overdrafts and bills payable	24,500 00
Cash in office and bank	5,854 51	Reserve and undivided profits	5,511 39
Advances, personal accounts	83 00	Loans due and incomplete	2,521 67
All other assets	116 46	Sundry ledger accounts	48 00
Total assets	\$291,641 80	Total liabilities	\$291,641 80
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,624 69	Overdrafts and bills payable	\$29,000 00
Installment shares, dues	146,080 15	Loans on mortgages and shares	110,350 00
Paid-up and prepaid shares, dues	1,300 00	Interest paid	749 38
Investment certificates	9,878 00	Dues repaid, installment shares	102,375 49
Interest	19,861 59	Profits repaid, installment shares	7,437 68
Fines	266 83	Paid-up and prepaid shares, capital	5,200 00
Loans repaid	70,165 66	Paid-up and prepaid shares, dividends	577 50
Overdrafts and bills payable	39,500 00	Investment certificates, principal	27,660 03
Advances repaid, personal accounts	326 02	Investment certificates, dividends	2,159 62
All other receipts	8,636 96	Salaries	2,200 00
		Taxes	541 56
		Other expenses	930 80
		All other disbursements	8,603 33
		Balance, cash in office and bank	5,854 51
Total receipts	\$303,639 90	Total disbursements	\$303,639 90

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 75. SAN LUIS OBISPO.

## SAN LUIS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1888.)

M. LEWIS, Secretary.

BENJAMIN BROOKS, President.

Fiscal year ended March 1, 1913.

Number of series, 11. Number of members and investors, 279. Number of shares, 2,140.

Assets.		Liabilities.	
Loans on mortgages and shares	\$145,467 50	Installment shares, dues	\$100,092 00
Arrearages—		Installment shares, profits	22,727 36
On shares	\$78 00	Paid-up shares, capital	13,322 00
On interest	109 57	Paid-up shares, dividends	5,482 33
On fines	45 28	Advance payments	487 00
	232 85	Reserve and undivided profits	2,168 15
Cash in office and bank	2,178 49	Loans due and incomplete	3,600 00
Total assets	\$147,878 84	Total liabilities	\$147,878 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$25,621 00	Overdrafts and bills payable	\$4,155 27
Interest	12,995 41	Loans on mortgages and shares	39,701 50
Fines	149 70	Interest paid	104 62
Fees	88 59	Dues repaid, installment shares	11,819 00
Loans repaid	24,196 67	Profits repaid, installment shares	3,938 90
Overdrafts and bills payable	3,000 00	Advances, personal accounts	30 83
Advances repaid, personal accounts	30 83	Salaries	1,449 68
		Taxes	2,565 00
		Other expenses	138 91
		Balance, cash in office and bank	2,178 49
Total receipts	\$66,082 20	Total disbursements	\$66,082 20

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14	120	\$120 00	\$188 93	\$185 28
15	108	108 00	143 83	139 35
16	96	96 00	123 73	118 18
17	84	84 00	104 74	99 03
18	72	72 00	86 93	81 70
19	60	60 00	70 37	65 96
20	48	48 00	54 46	51 24
21	36	36 00	39 49	37 75
22	24	24 00	25 50	24 75
23	12	12 00	12 40	12 12

## No. 76. SAN MATEO.

## SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 2, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1912.

Number of series, 41. Number of members and investors, 180. Number of shares, 1,340.

Assets.		Liabilities.	
Loans on mortgages and shares	\$113,040 00	Installment shares, dues	\$68,877 00
Arrearages—		Installment shares, profits	18,814 03
On shares	\$1,248 00	Paid-up and prepaid shares, capital	16,400 00
On interest	1,150 20	Paid-up and prepaid shares, dividends	461 98
On fines	128 20	Advance payments	112 00
	2,526 40	Overdrafts and bills payable	18,595 65
Cash in office and bank	3,488 89	Reserve and undivided profits	3,813 53
Real estate	8,559 55	Loans due and incomplete	782 70
Furniture and fixtures	65 00	Sundry ledger accounts	75 00
Advances, personal accounts	366 41	All other liabilities	139 36
All other assets	25 00		
Total assets	\$128,071 25	Total liabilities	\$128,071 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,129 60	Overdrafts and bills payable	\$11,800 00
Installment shares, dues	15,678 00	Loans on mortgages and shares	24,028 73
Paid-up and prepaid shares, dues	6,000 00	Interest paid	955 01
Interest	10,490 93	Dues repaid, installment shares	15,603 00
Premiums	163 33	Profits repaid, installment shares	3,710 52
Fines	268 55	Paid-up and prepaid shares, capital	1,200 00
Fees	80 25	Paid-up and prepaid shares, dividends	851 40
Loans repaid	18,290 00	Advances, personal accounts	1,505 39
Overdrafts and bills payable	15,175 00	Salaries	980 50
Advances repaid, personal accounts	1,645 99	Taxes	219 76
		Other expenses	266 90
		All other disbursements, real estate	6,319 55
		Balance, cash in office and bank	3,488 89
Total receipts	\$70,929 65	Total disbursements	\$70,929 65

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27	120	\$120 00	\$170 29	\$170 29
31	108	108 00	147 84	144 88
35	96	96 00	126 84	124 30
39	84	84 00	107 17	105 02
43	72	72 00	88 74	86 96
47	60	60 00	71 48	70 05
51	48	48 00	55 27	54 16
55	36	36 00	40 04	39 23
59	24	24 00	25 78	25 26
63	12	12 00	12 46	12 21

## No. 77. SAN RAFAEL.

MARIN COUNTY MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

HENRY SCHLOSSER, Vice-President.

Fiscal year ended July 31, 1912.

Number of series, 17. Number of members and investors, 264. Number of shares, 3,471.

Assets.		Liabilities.	
Loans on mortgages and shares	\$187,800 00	Installment shares, dues	\$139,752 00
Arrearages—		Installment shares, profits	38,697 31
On shares	\$627 00	Investment certificates, principal	7,650 00
On interest	874 00	Investment certificates, dividends	62 45
On fines	75 15	Advance payments	275 00
	1,576 15	Overdrafts and bills payable	1,000 00
Cash in office and bank	7,237 52	Reserve and undivided profits	4,753 40
Advances, personal accounts	126 49	Loans due and incomplete	4,550 00
Total assets	\$196,740 16	Total liabilities	\$196,740 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$44,565 00	Overdrafts and bills payable	\$8,297 42
Interest	16,925 25	Loans on mortgages and shares	31,550 00
Fines	147 75	Interest paid	536 79
Fees	93 40	Dues repaid, installment shares	58,198 00
Loans repaid	66,800 00	Profits repaid, installment shares	14,778 84
		Investment certificates, principal	5,450 00
		Advances, personal accounts	62 74
		Salaries	1,560 00
		Taxes	457 84
		Other expenses	402 25
		Balance, cash in office and bank	7,237 52
Total receipts	\$128,531 40	Total disbursements	\$128,531 40

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	108	\$108 00	\$169 65	\$166 57
22	96	96 00	141 70	137 13
25	78	78 00	107 42	100 06
26	72	72 00	96 75	89 32
28	60	60 00	76 58	69 94
30	48	48 00	58 48	53 24
32	36	36 00	41 70	38 85
34	24	24 00	26 50	25 25
36	12	12 00	12 70	12 35

## No. 78. SANTA ANA.

## HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 13, 1892.)

O. M. ROBBINS, Secretary.

JOHN MCFADDEN, President.

Fiscal year ended December 31, 1912.

Number of series, 21. Number of members and investors, 898. Number of shares, 5,095.

Assets.		Liabilities.	
Loans on mortgages and shares	\$446,620 00	Installment shares, dues	\$246,334 50
Arrearages—		Installment shares, profits	75,312 74
On shares	\$523 00	Investment certificates, principal	120,175 00
On interest	575 70	Investment certificates, dividends	2,543 00
	1,098 70	Advance payments	207 00
Cash in office and bank	5,913 64	Reserve and undivided profits	10,307 30
Furniture and fixtures	1,410 75	Loans due and incomplete	163 55
Total assets	\$455,043 09	Total liabilities	\$455,043 09

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,862 08	Overdrafts and bills payable	\$15,000 00
Installment shares, dues	61,657 00	Loans on mortgages and shares	182,293 50
Paid-up and prepaid shares, dues	5,200 00	Interest paid	227 25
Investment certificates	125,925 00	Dues repaid, installment shares	37,159 50
Interest	32,534 82	Profits repaid, installment shares	13,706 57
Fines	153 72	Paid-up and prepaid shares, capital	70,650 00
Fees	138 20	Investment certificates, principal	5,750 00
Loans repaid	95,390 00	Investment certificates, dividends	3,082 08
Overdrafts and bills payable	15,000 00	Advances, personal accounts	20 00
Advances repaid, personal accounts	20 00	Salaries	1,914 80
		Taxes	1,317 33
		Other expenses	846 15
		Balance, cash in office and bank	5,913 64
Total receipts	\$337,880 82	Total disbursements	\$337,880 82

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
12	120	\$120 00	\$181 88	\$181 88
14	108	108 00	156 83	153 25
16	96	96 00	133 54	128 32
18	84	84 00	111 93	105 47
20	72	72 00	91 92	84 54
22	60	60 00	73 33	68 38
24	48	48 00	56 08	52 19
26	36	36 00	40 29	38 14
28	24	24 00	25 88	24 94
30	12	12 00	12 47	12 23



## No. 79. SANTA ANA.

ORANGE COUNTY MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated March 7, 1901.)

N. A. ULM, Secretary.

C. D. BALL, President.

Fiscal year ended February 28, 1913.

Number of series, none. Number of members and investors, 105. Number of shares, 1,038.

Assets.		Liabilities.	
Loans on mortgages and shares	\$22,347 00	Installment shares, due	\$8,303 99
Cash in office and bank	3,621 56	Installment shares, profits	1,712 08
		Paid-up and prepaid shares, capital	10,600 00
		Overdrafts and bills payable	4,400 00
		Reserve and undivided profits	952 49
Total assets	\$25,968 56	Total liabilities	\$25,968 56

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,851 55	Loans on mortgages and shares	\$500 00
Installment shares, dues	3,395 83	Dues repaid, installment shares	2,329 27
Paid-up and prepaid shares, dues	5,000 00	Profits repaid, installment shares	161 30
Interest	1,367 25	Paid-up and prepaid shares, capital	5,300 00
		Paid-up and prepaid shares, dividends	652 50
		Taxes	50 00
		Balance, cash in office and bank	3,621 56
Total receipts	\$12,614 63	Total disbursements	\$12,614 63

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 80. SANTA BARBARA.

## LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1887.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1913.

Number of series, 23. Number of members and investors, 648. Number of shares, 3,253.

Assets.		Liabilities.	
Loans on mortgages and shares	\$288,405 00	Installment shares, dues	\$180,336 00
Arrearages—		Installment shares, profits	42,411 95
On shares	\$1,385 00	Investment certificates, principal	74,400 00
On interest	1,442 80	Advance payments	317 35
On fines	173 90	Reserve and undivided profits	2,005 91
	3,001 70	Loans due and incomplete	700 00
Cash in office and bank	6,816 87		
Real estate	1,276 95		
Furniture and fixtures	607 65		
Advances, personal accounts	63 04		
Total assets	\$300,171 21	Total liabilities	\$300,171 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,798 13	Loans on mortgages and shares	\$53,000 00
Installment shares, dues	41,104 00	Dues repaid, installment shares	52,318 00
Investment certificates	61,275 00	Profits repaid, installment shares	15,541 00
Interest	20,143 35	Investment certificates, principal	29,025 00
Premiums	8 50	Investment certificates, dividends	2,981 35
Fines	217 85	Advances, personal accounts	78 16
Fees	87 05	Salaries	1,474 00
Loans repaid	36,550 00	Taxes	2,079 23
Advances repaid, personal accounts	223 33	Other expenses	498 95
All other receipts	1,386 35	All other disbursements	981 00
		Balance, cash in office and bank	6,816 87
Total receipts	\$164,793 56	Total disbursements	\$164,793 56

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$158 80	\$158 80
20	108	108 00	138 55	138 55
22	96	96 00	119 55	119 55
24	84	84 00	101 65	101 65
26	72	72 00	84 75	84 00
28	60	60 00	68 80	68 00
30	48	48 00	53 55	52 90
32	36	36 00	39 00	38 15
34	24	24 00	25 30	24 10
36	12	12 00	12 30	12 10

## No. 81. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

S. C. ROEDER, President

Fiscal year ended March 1, 1913.

Number of series, none. Number of shares and investors, 695. Number of shares, 9,326.

Assets.		Liabilities.	
Loans on mortgages and shares	\$383,282 31	Installment shares, dues	\$333,942 74
Arrearage on interest	3,965 56	Installment shares, profits	66,363 71
Cash in office and bank	15,004 74	Reserve and undivided profits	1,829 07
Real estate	4,062 91	Loans due and incomplete	4,200 00
All other assets	20 00		
Total assets	\$406,335 52	Total liabilities	\$406,335 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$12,916 80	Loans on mortgages and shares	\$127,809 86
Installment shares, dues	127,860 40	Interest paid	225 05
Interest	25,133 64	Dues repaid, installment shares	95,604 74
Fines	42 00	Profits repaid, installment shares	6,756 38
Loans repaid	83,430 00	Salaries	1,812 14
All other receipts, real estate, etc.	1,121 20	Taxes	2,196 76
		Other expenses	192 50
		All other disbursements	871 87
		Balance, cash in office and bank	15,004 74
Total receipts	\$250,504 04	Total disbursements	\$250,504 04

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 82. SANTA CLARA.

## SANTA CLARA BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1913.

Number of series, 18. Number of members and investors, 315. Number of shares, 3,078.

Assets.		Liabilities.	
Loans on mortgages and shares	\$249,560 00	Installment shares, dues	\$176,847 00
Arrearages—		Installment shares, profits	54,485 88
On shares	\$1,634 50	Paid-up and prepaid shares, capital	20,600 00
On interest	2,325 10	Paid-up and prepaid shares, dividends	250 50
On fines	186 50	Advance payments	70 00
	4,146 10	Overdrafts and bills payable	10,000 00
Cash in office and bank	11,680 37	Reserve and undivided profits	16,154 32
Real estate	13,962 00	Loans due and incomplete	721 90
Advances, personal accounts	72 60	Sundry ledger accounts	75 00
		Tax reserve	216 47
Total assets	\$279,421 07	Total liabilities	\$279,421 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,771 03	Loans on mortgages and shares	\$47,598 70
Installment shares, dues	39,348 00	Interest paid	1 55
Paid-up and prepaid shares, dues	12,100 00	Dues repaid, installment shares	51,386 50
Interest	25,256 88	Profits repaid, installment shares	22,403 05
Fines	225 17	Paid-up and prepaid shares, capital	4,700 00
Fees	41 90	Paid-up and prepaid shares, dividends	489 25
Loans repaid	64,870 00	Advances, personal accounts	67 00
Overdrafts and bills payable	10,000 00	Salaries	1,315 00
Advances repaid, personal accounts	94 60	Taxes	4,016 99
All other receipts	224 75	Other expenses	420 70
		Real estate	14,853 22
		Balance, cash in office and bank	11,680 37
Total receipts	\$158,932 33	Total disbursements	\$158,932 33

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15	120	\$120 00	\$178 38	\$178 38
16	108	108 00	153 98	153 98
17	96	96 00	131 34	129 00
19	84	84 00	110 33	108 00
21	72	72 00	90 93	88 00
23	60	60 00	72 73	70 00
25	48	48 00	55 93	52 50
27	36	36 00	40 34	33 00
29	24	24 00	25 87	25 00
31	12	12 00	12 46	12 25



## No. 83. SANTA CRUZ.

**SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 20, 1908.)

E. R. JOCOBI, Secretary.

M. J. GATES, President.

Fiscal year ended April 30, 1913.

Number of series, none. Number of members and investors, 62. Number of shares, 577.

Assets.		Liabilities.	
Loans on mortgages and shares		Guarantee stock, capital	\$21,055 00
Cash in office and bank		Guarantee stock, surplus	1,605 77
Furniture and fixtures		Installment shares, dues	3,224 50
		Installment shares, profits	448 55
		Paid-up and prepaid shares, capital	9,900 00
		Paid-up and prepaid shares, dividends	811 23
		Investment certificates, principal	559 63
		Investment certificates, dividends	37 80
		Reserve and undivided profits	80 99
		Unearned premiums	1,249 55
Total assets	\$38,973 02	Total liabilities	\$38,973 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,077 90	Overdrafts and bills payable	\$3,300 00
Guarantee stock	1,902 00	Loans on mortgages and shares	11,605 97
Installment shares, dues	1,126 50	Interest paid	44 75
Paid-up and prepaid shares, dues	600 00	Dividends on guarantee stock	1,536 77
Investment certificates	1,587 05	Dues repaid, installment shares	378 50
Interest	2,823 58	Profits repaid, installment shares	42 71
Premiums	272 23	Paid-up and prepaid shares, dividends	561 50
Fines	35 95	Investment certificates, principal	1,161 00
Loans repaid	6,807 93	Investment certificates, dividends	56 35
Overdrafts and bills payable	3,300 00	Salaries	480 00
All other receipts	648 95	Taxes	50 12
		Other expenses	360 45
		Balance, cash in office and bank	603 97
Total receipts	\$20,182 09	Total disbursements	\$20,182 09

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

## No. 84. SANTA PAULA.

**SANTA PAULA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 15, 1913.

Number of series, 15. Number of members and investors, 371. Number of shares, 5,535.

Assets.		Liabilities.	
Loans on mortgages and shares	\$364,200 00	Installment shares, dues	\$173,223 00
Arrearages—		Installment shares, profits	30,419 49
On shares	\$1,018 90	Investment certificates, principal	149,100 00
On interest	596 31	Advance payments	1,838 57
On premium	26 95	Overdrafts and bills payable	15,000 00
On fines	86 22	Reserve and undivided profits	3,600 00
	1,728 38	Loans due and incomplete	146 73
Cash in office and bank	5,207 10		
Furniture and fixtures	1,781 77		
Advances, personal accounts	300 90		
All other assets	109 64		
Total assets	\$373,327 79	Total liabilities	\$373,327 79

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,146 89	Overdrafts and bills payable	\$4,500 00
Installment shares, dues	63,500 00	Loans on mortgages and shares	104,337 04
Investment certificates	62,950 00	Interest paid	1,000 82
Interest	29,484 10	Dues repaid, installment shares	40,788 90
Premiums	1,290 35	Profits repaid, installment shares	10,555 07
Fines	222 64	Investment certificates, principal	44,470 00
Fees	168 25	Investment certificates, dividends	8,489 67
Loans repaid	51,600 00	Advances, personal accounts	99 15
Overdrafts and bills payable	14,000 00	Salaries	3,600 00
Advances repaid, personal accounts	71 60	Taxes	1,375 25
		Other expenses	958 63
		All other disbursements	1,052 20
		Balance, cash in office and bank	5,207 10
Total receipts	\$226,433 83	Total disbursements	\$226,433 83

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17A	84	\$42 00	\$56 61	\$55 88
18	72	36 00	45 90	45 41
19	60	30 00	36 71	36 04
20	48	24 00	28 20	27 37
21	36	18 00	20 32	19 67
22½	18	9 00	9 57	9 43
23½	6	3 00	3 07	3 05

## No. 85. SANTA ROSA.

## SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1912.

Number of series, 10. Number of members and investors, 224. Number of shares, 1,999.

Assets.		Liabilities.	
Loans on mortgages and shares	\$115,221 81	Installment shares, dues	\$56,903 40
Arrearages—		Installment shares, profits	10,063 70
On shares	\$34 05	Investment certificates, principal	46,904 90
On interest	272 47	Advance payments	90 03
	306 52	Reserve and undivided profits	2,031 46
Cash in office and bank	1,495 26	Loans due and incomplete	1,059 00
Advances, personal accounts	28 80		
Total assets	\$117,052 39	Total liabilities	\$117,052 39

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,890 81	Overdrafts and bills payable	\$6,000 00
Installment shares, dues	17,438 20	Loans on mortgages and shares	46,215 00
Investment certificates	43,436 03	Interest paid	67 59
Interest	7,659 70	Dues repaid, installment shares	23,148 45
Fees	63 00	Profits repaid, installment shares	7,533 11
Loans repaid	48,197 51	Investment certificates, principal	38,570 55
Overdrafts and bills payable	6,000 00	Investment certificates, dividends	1,562 32
Advances repaid, personal accounts	32 70	Advances, personal accounts	35 50
		Salaries	720 00
		Taxes	116 12
		Other expenses	257 05
		Balance, cash in office and bank	1,495 26
Total receipts	\$125,720 95	Total disbursements	\$125,720 95

## Installment Shares, With Age, Value, and Withdrawal Value.

Series.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	108	\$108 00	\$140 10	\$137 16
17	96	96 00	121 11	118 08
18	84	84 00	103 14	100 10
19	72	72 00	86 03	83 30
20	60	60 00	69 77	67 50
21	48	48 00	54 29	52 50
22	36	36 00	39 58	38 40
23	24	24 00	25 62	25 02
24	12	12 00	12 42	12 00

## No. 86. SAUSALITO.

## SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

THOMAS PENLINGTON, Secretary.

C. H. BECKER, President.

Fiscal year ended November 30, 1912.

Number of series, 6. Number of members and investors, 148. Number of shares, 1,407.

Assets.		Liabilities.	
Loans on mortgages and shares	\$53,851 04	Installment shares, dues	\$47,400 00
Arrearages—		Installment shares, profits	9,200 74
On shares	\$147 60	Reserve and undivided profits	2,564 61
On interest	66 15	Sundry ledger accounts	267 50
	213 75	All other liabilities	18 00
Cash in office and bank	2,373 71		
Real estate	2,937 98		
Advances, personal accounts	74 37		
Total assets	\$59,450 85	Total liabilities	\$59,450 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,035 96	Loans on mortgages and shares	\$47,675 00
Installment shares, dues	16,123 40	Interest paid	484 39
Interest	4,682 83	Dues repaid, installment shares	20,573 00
Premiums	829 75	Profits repaid, installment shares	4,814 25
Fines	78 59	Advances, personal accounts	99 49
Fees	37 10	Salaries	540 00
Loans repaid	23,216 83	Taxes	915 01
Advances repaid, personal accounts	305 92	Other expenses	65 81
All other receipts	260 28	Balance, cash in office and bank	2,373 71
Total receipts	\$47,570 66	Total disbursements	\$47,570 66

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	72	\$72 00	\$90 98	Dues plus
21	60	60 00	72 74	profits
22	48	48 00	55 96	as per
23	36	36 00	40 41	by-laws.
24	24	24 00	25 95	
25	12	12 00	12 49	



## No. 87. STOCKTON.

## SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 1,316. Number of shares, 13,459.

Assets.		Liabilities.	
Loans on mortgages and shares	\$603,731 13	Installment shares, dues	\$272,797 70
Arrearages—		Installment shares, profits	50,653 30
On interest	2,893 75	Paid-up and prepaid shares, capital	238,443 97
Cash in office and bank	17,946 83	Paid-up and prepaid shares, dividends	34,561 90
Real estate	5,396 97	Reserve and undivided profits	21,452 34
Advances, personal accounts	141 33	Loans due and incomplete	12,200 80
Total assets	\$630,110 01	Total liabilities	\$630,110 01

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$11,157 53	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	132,928 62	Loans on mortgages and shares	244,015 00
Paid-up and prepaid shares, dues	81,889 11	Interest paid	83 36
Interest	43,824 56	Dues repaid, installment shares	89,851 43
Loans repaid	178,104 43	Profits repaid, installment shares	11,204 20
Overdrafts and bills payable	10,000 00	Paid-up and prepaid shares, capital	65,211 60
Advances repaid, personal accounts	1,765 74	Paid-up and prepaid shares, dividends	7,975 80
All other receipts, real estate sold	3,040 66	Advances, personal accounts	402 13
Total receipts	\$462,710 65	Salaries	4,995 00
		Taxes	376 22
		Other expenses	2,211 45
		All other disbursements, real estate acquired	8,437 63
		Balance, cash in office and bank	17,946 83
		Total disbursements	\$462,710 65

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 88. STOCKTON.

## STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended January 31, 1913.

Number of series, none. Number of members and investors, 1,020. Number of shares, 10,791.

Assets.		Liabilities.	
Loans on mortgages and shares	\$812,876 19	Installment shares, dues	\$391,683 46
Arrearages—		Installment shares, profits	162,918 44
On interest	2,830 00	Paid-up and prepaid shares, capital	219,301 00
Cash in office and bank	37,626 65	Paid-up and prepaid shares, dividends	6,653 89
Real estate	1,695 25	Overdrafts and bills payable	30,000 00
Furniture and fixtures	600 00	Reserve and undivided profits	22,375 10
Advances, personal accounts	2,390 46	Loans due and incomplete	24,408 11
		Sundry ledger accounts	678 55
Total assets	\$858,018 55	Total liabilities	\$858,018 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$57,259 76	Overdrafts and bills payable	\$80,000 00
Installment shares, dues	89,734 14	Loans on mortgages and shares	224,120 57
Paid-up and prepaid shares, dues	141,400 00	Interest paid	1,225 85
Interest	61,665 08	Dues repaid, installment shares	135,479 07
Fees	257 90	Profits repaid, installment shares	61,357 32
Loans repaid	157,805 85	Paid-up and prepaid shares, capital	34,680 80
Overdrafts and bills payable	80,000 00	Paid-up and prepaid shares, dividends	6,656 94
Advances repaid, personal accounts	1,121 35	Advances, personal accounts	506 92
All other receipts	670 83	Salaries	3,425 00
Total receipts	\$589,914 91	Taxes	445 79
		Other expenses	2,614 85
		All other disbursements	1,775 15
		Balance, cash in office and bank	37,626 65
		Total disbursements	\$589,914 91

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.35 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 89. TULARE.

## TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January —, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1912.

Number of series, 17. Number of members and investors, 87. Number of shares, 589.

Assets.		Liabilities.	
Loans on mortgages and shares	\$33,350 00	Installment shares, dues	\$29,766 00
Arrearages—		Installment shares, profits	6,466 52
On shares	\$6 00	Advance payments	503 85
On interest	8 00	Reserve and undivided profits	286 34
	14 00	Sundry ledger accounts	90 45
Cash in office and bank	1,887 16		
Real estate	1,555 00		
Furniture and fixtures	307 00		
Total assets	\$37,113 16	Total liabilities	\$37,113 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,249 83	Overdrafts and bills payable	\$1,000 00
Installment shares, dues	6,693 80	Loans on mortgages and shares	7,900 00
Interest	2,548 05	Interest paid	118 28
Fines	25 40	Dues repaid, installment shares	1,800 00
Loans repaid	800 00	Profits repaid, installment shares	57 69
All other receipts, real estate, etc.	850 00	Advances, personal accounts	20 00
		Salaries	600 00
		Taxes	303 85
		Other expenses	108 60
		All other disbursements	371 50
		Balance, cash in office and bank	1,887 16
Total receipts	\$14,167 08	Total disbursements	\$14,167 08

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
L	108	\$108 00	\$139 32	\$131 49
N	96	96 00	120 68	114 51
O	84	84 00	103 08	98 31
Q	72	72 00	86 19	82 64
R	60	60 00	69 92	64 96
T	48	48 00	54 21	51 10
V	36	36 00	39 34	37 67
X	24	24 00	25 45	24 72
Z	12	12 00	12 39	12 19

## No. 90. UPLAND.

**MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1912.

Number of series, none. Number of members and investors, 517. Number of shares, 5,293.

Assets.		Liabilities.	
Loans on mortgages and shares	\$268,900 00	Installment shares, dues	\$61,895 04
Arrearages—		Installment shares, profits	12,280 10
On interest	320 20	Paid-up and prepaid shares, capital	183,600 00
Cash in office and bank	4,501 38	Paid-up and prepaid shares, dividends	8,164 83
Advances, personal accounts	66 45	Overdrafts and bills payable	6,000 00
		Reserve and undivided profits	1,848 06
Total assets	\$273,788 03	Total liabilities	\$273,788 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,353 43	Loans on mortgages and shares	\$83,000 00
Installment shares, dues	38,660 71	Dues repaid, installment shares	31,600 51
Paid-up and prepaid shares, dues	147,100 00	Profits repaid, installment shares	5,458 74
Interest	17,445 50	Paid-up and prepaid shares, capital	103,100 00
Fines	166 01	Paid-up and prepaid shares, dividends	7,505 23
Fees	257 65	Advances, personal accounts	110 70
Loans repaid	20,800 00	Salaries	1,100 00
Overdrafts and bills payable	6,000 00	Other expenses	454 65
Advances repaid, personal accounts	57 05	All other disbursements	15 70
All other receipts	6 56	Balance, cash in office and bank	4,501 38
Total receipts	\$236,846 91	Total disbursements	\$236,846 91

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 91. VALLEJO.

## VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADERN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 21. Number of shares, 65.

Assets.		Liabilities.	
Loans on mortgages and shares	\$1,500 00	Guarantee stock, capital	\$1,818 00
Cash in office and bank	396 69	Investment certificates, principal	25 00
All other assets	46 51	Investment certificates, dividends	20
		Overdrafts and bills payable	100 00
Total assets	\$1,943 20	Total liabilities	\$1,943 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$1,818 00	Loans on mortgages and shares	\$1,500 00
Investment certificates	47 00	Investment certificates, principal	22 00
Interest	95 89	Investment certificates, dividends	16
Premiums	35 00	Salaries	135 00
Loans repaid	144 11	Taxes	35 00
Overdrafts and bills payable	100 00	Other expenses	89 05
All other receipts	19 50	All other disbursements	81 60
		Balance, cash in office and bank	396 69
Total receipts	\$2,259 50	Total disbursements	\$2,259 50

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 92. VISALIA.

## VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1913.

Number of series, none. Number of members and investors, 404. Number of shares, 6,587.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$294,550 00	Installment shares, dues -----	\$166,990 13
Arrearages--		Installment shares, profits----	76,298 61
On interest -----	407 60	Paid-up and prepaid shares, capital -----	52,000 00
Cash in office and bank-----	25,965 10	Paid-up and prepaid shares, dividends -----	848 22
		Overdrafts and bills payable--	17,400 00
		Reserve and undivided profits	6,501 49
		Loans due and incomplete----	312 25
		Sundry ledger accounts-----	50 00
		All other liabilities, interest on bills payable-----	522 00
Total assets -----	\$320,922 70	Total liabilities -----	\$320,922 70

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$33,939 28	Overdrafts and bills payable--	\$9,619 86
Paid-up and prepaid shares, dues -----	31,100 00	Loans on mortgages and shares -----	52,287 75
Interest -----	24,405 55	Interest paid -----	1,264 22
Fines -----	15 40	Dues repaid, installment shares -----	19,015 70
Fees -----	245 55	Profits repaid, installment shares -----	8,189 85
Loans repaid -----	37,625 00	Paid-up and prepaid shares, capital -----	8,500 00
Overdrafts and bills payable--	3,500 00	Paid-up and prepaid shares, dividends -----	1,781 56
		Salaries -----	1,800 00
		Taxes -----	2,246 69
		Other expenses -----	160 05
		Balance, cash in office and bank -----	25,965 10
Total receipts -----	\$130,830 78	Total disbursements ----	\$130,830 78

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 93. WOODLAND.

# NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1911.)

A. A. COLBURN, Secretary.

HARRY L. HUSTON, President.

Fiscal year ended December 31, 1912.

Number of series, none. Number of members and investors, 65. Number of shares, 705.

Assets.		Liabilities.	
Loans on mortgages and shares	\$24,556 86	Guarantee stock, capital	\$10,214 40
Arrearages—		Installment shares, dues	1,163 00
On shares	1,320 00	Installment shares, profits	25 27
Cash in office and bank	3,409 01	Paid-up and prepaid shares, capital	1,822 00
Furniture and fixtures	371 25	Paid-up and prepaid shares, dividends	30 75
All other assets	150 00	Overdrafts and bills payable	10,000 00
		Loans due and incomplete	6,095 95
		Sundry ledger accounts, unearned premiums	455 75
Total assets	\$29,807 12	Total liabilities	\$29,807 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$10,210 00	Loans on mortgages and shares	\$22,037 61
Investment certificates	3,096 50	Interest paid	150 00
Interest	1,532 76	Investment certificates, principal	110 00
Premiums	473 75	Investment certificates, dividends	2 00
Fees	228 70	Salaries	2,198 00
Loans repaid	3,476 70	Other expenses	690 54
Overdrafts and bills payable	10,000 00	All other disbursements	371 25
		Balance, cash in office and bank	3,409 01
Total receipts	\$29,018 41	Total disbursements	\$29,018 41

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

# ANNUAL REPORT

on the

# Building and Loan Associations

of the

## State of California

by the

### BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911

to

His Excellency, HIRAM W. JOHNSON, Governor of the State of California

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August 31, 1914



CALIFORNIA  
STATE PRINTING OFFICE  
1914





# REPORT

OF THE

## BUREAU OF BUILDING AND LOAN SUPERVISION

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OFFICE OF THE BUILDING AND LOAN COMMISSIONER,  
SAN FRANCISCO, August 31, 1914.

*To His Excellency, HIRAM W. JOHNSON,*  
*Governor of California.*

SIR: Pursuant to the requirements of section 5 of the Building and Loan Commission Act, I have the honor to submit the Twenty-first Annual Report of this department, relating to the condition of the associations under its supervision for the fiscal year ended June 30, 1914.

The report for 1913 contained the tabulations of 93 associations. Of these two have retired as the result of consolidation with others and one has been summarily closed by the Commissioner. The first annual reports of two associations appear in this issue, thus making a total of 92 California associations with assets aggregating \$29,515,762.57, and an increase of \$1,199,740.60 for the year.

The schedule of "Changes in Assets and Liabilities" shows the distribution of this increase, both as to assets and liabilities. The only feature that can be classed as unfavorable being the increase in real estate owned; this amounts to 23 pieces in number and \$270,113.08 in book value.

It is unfortunate that associations are compelled to acquire the security pledged for loans, in an endeavor to protect themselves from loss, but there really appears to be no other alternative. Apparently the property acquired has a realization value equal to or in excess of cost, but, should it not have, it is a satisfaction to know that the reserve funds are ample to protect the shareholders.

The reserve and undivided profits of the 92 associations appears to aggregate \$1,194,235.26, a gain during the year of \$163,037.75, to which can be added the guarantee capital and surplus of the 18 associations having such capital, amounting to \$728,497.62.

The increase in assets, as above noted, appears to be divided among those heretofore classed as "Locals" and "State" associations as follows: To the locals, \$662,273.26; to the state associations, \$537,467.34.

The number of members and investors show an increase of 1,674, and now aggregate 39,485, with average investment, dues and accumulated earnings of \$673.36 each.

The number of borrowers is reported as 19,094, an increase of 794, thus making the average loan to each borrower \$1,439.43.

The outstanding shares of all classes show a decrease of 1,050, while the outstanding certificates show an increase of 7,498.

The number of loans made for building purposes were reported as 2,059, a decrease of 998 as compared with 1913, thus making an aggregate of such loans, reported since 1893, of 42,806.

#### STATUS OF ASSOCIATIONS.

Active roll June 30, 1913-----	94
Consolidated—	
Provident Mutual, Los Angeles, with the Fidelity, Los Angeles-----	1
Closed by Commissioner—	
Orange County Mutual, Santa Ana-----	1
	<u>2</u>
Total active roll-----	92
In liquidation—	
Pacific Coast Savings-----	San Francisco.
Protective-----	Los Angeles.
State of California-----	San Diego.
Continental-----	San Francisco.
Orange County Mutual-----	Santa Ana.
Total in liquidation-----	5
Total roll, June 30, 1914-----	97

The changes in assets, as well as in the total roll and number reporting since 1905, are as follows:

Years	Total roll	Number reporting	Assets	Increase
1906-----	131	106	\$19,228,938 88	-----
1907-----	125	107	19,522,896 86	\$293,957 98
1908-----	120	107	19,635,657 94	112,761 08
1909-----	120	105	20,228,116 40	592,458 46
1910-----	113	107	21,255,176 49	1,027,060 09
1911-----	105	96	23,340,012 38	2,084,835 89
1912-----	107	91	24,866,571 97	1,526,559 59
1913-----	98	93	28,316,021 97	3,449,450 00
1914-----	97	92	29,515,762 57	1,199,740 60

#### ASSETS AND LIABILITIES.

Assets.	
Loans on mortgages and stock-----	\$27,484,549 39
Arrearages-----	150,348 55
Cash in office and bank-----	864,759 33
Real estate owned-----	741,808 20
Furniture and fixtures-----	29,260 39
Advances—personal accounts-----	237,551 94
Other assets-----	7,484 77
Total-----	\$29,515,762 57
Liabilities.	
Guarantee stock—capital-----	\$602,753 23
Guarantee stock—surplus-----	125,744 39
Installment shares—dues-----	9,753,779 39
Installment shares—profits-----	2,848,846 77
Paid-up and prepaid shares—capital-----	4,119,018 03
Paid-up and prepaid shares—dividends-----	265,407 26
Investment certificates—principal-----	8,672,713 86
Investment certificates—dividends-----	200,875 12
Advance payments-----	41,442 32
Overdrafts and bills payable-----	1,137,550 43
Reserve and undivided profits-----	1,194,235 26
Loans due and incomplete-----	354,461 61
Sundry ledger accounts-----	145,542 14
All other liabilities-----	53,392 16
Total-----	\$29,515,762 57

## RECEIPTS AND DISBURSEMENTS.

Receipts.	
Balance last report .....	\$789,056 89
Guarantee stock .....	47,496 11
Installment shares—dues .....	3,467,733 74
Paid-up and prepaid shares—dues .....	1,315,555 55
Investment certificates .....	4,005,131 92
Interest .....	2,341,246 37
Premiums .....	104,413 43
Fines .....	21,107 35
Fees .....	10,068 92
Loans repaid .....	7,620,230 71
Overdrafts and bills payable .....	1,471,535 48
Advances repaid—personal accounts .....	463,932 23
All other receipts .....	554,991 57
Total .....	\$22,212,800 27

Disbursements.	
Overdrafts and bills payable .....	\$1,459,907 64
Loans on mortgages and shares .....	9,075,184 80
Interest paid .....	99,296 55
Dividends on guarantee stock .....	\$0.905 90
Dues repaid—installment shares .....	3,115,528 46
Profits repaid—installment shares .....	\$43,836 82
Paid-up and prepaid shares—capital .....	1,009,089 40
Paid-up and prepaid shares—dividends .....	233,711 77
Investment certificates—principal .....	3,064,749 84
Investment certificates—dividends .....	458,435 74
Advances—personal accounts .....	561,413 90
Salaries .....	189,900 80
Taxes .....	\$5,601 13
Other expenses .....	184,013 28
All other disbursements .....	\$56,455 91
Balance—cash in office and bank .....	\$64,739 33
Total .....	\$22,212,800 27

## CHANGES IN ASSETS AND LIABILITIES.

Assets.		Increase	Decrease
Loans on mortgages and stock .....	\$725,629 18		
Arrearages .....	5,632 89		
Cash in office and bank .....	66,478 55		
Real estate—owned .....	270,113 08		
Furniture and fixtures .....			\$8,431 76
Advances—ledger accounts .....	187,191 34		
Other assets .....			16,783 39
Net increase .....	\$1,199,740 60		

Liabilities.			
Guarantee stock—capital .....	\$53,067 76		
Guarantee stock—surplus .....	30,192 33		
Installment shares—dues .....	415,861 26		
Installment shares—profits .....	55,948 36		
Paid-up and prepaid shares—capital .....	226,304 08		
Paid-up and prepaid shares—dividends .....	25,678 39		
Investment certificates—principal .....	787,123 54		
Investment certificates—dividends .....	30,427 63		
Advance payments .....			\$5,166 29
Overdrafts and bills payable .....			1,896 16
Reserve and undivided profits .....	163,037 75		
Loans due and incomplete .....			634,633 90
Sundry ledger accounts .....	79,398 28		
All other liabilities .....			15,711 92
Net increase .....	\$1,199,740 60		



## REPORT ON BUILDING AND LOAN ASSOCIATIONS.

## DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associa- tions	Number reporting	Assets	Increase	Decrease
Alameda	7	7	\$1,020,738 09		\$7,603 35
Butte	1	1	2,340 63		1,490 07
Fresno	1	1	154,155 95		4,539 85
Humboldt	1	1	32,536 17		351 61
Kern	2	2	405,265 85	\$22,293 57	
Los Angeles	12	12	12,824,193 41	694,951 46	
Madera	1	1	11,350 53	11,350 53	
Marin	3	3	289,634 69		18,940 00
Merced	1	1	141,805 08	5,600 76	
Napa	1	1	207,870 04	9,369 21	
Orange	3	3	1,067,482 05	157,418 13	
Placer	1	1	48,216 09	3,268 18	
Riverside	2	2	175,553 50		1,645 92
Sacramento	1	1	314,766 17	27,036 94	
San Bernardino	4	4	2,156,881 97	159,436 75	
San Diego	3	3	587,425 24		5,456 73
San Francisco	22	22	3,913,993 26	20,785 59	
San Luis Obispo	2	2	180,419 19	6,805 86	
San Joaquin	3	3	1,574,039 53	85,910 97	
San Mateo	2	2	484,953 16	13,092 86	
Santa Barbara	2	2	759,246 52	52,739 79	
Santa Clara	7	7	2,025,581 80		44,926 27
Santa Cruz	1	1	38,426 54		546 48
Solano	2	2	72,272 20		9,725 34
Sonoma	2	2	158,729 32		8,248 97
Tulare	3	3	431,069 14		526 95
Ventura	1	1	406,817 52	33,489 73	
Yolo	1	1	29,998 93	191 81	
Totals	92	92	\$29,515,762 57	\$1,303,742 14	\$104,001 54

## STATISTICAL INFORMATION.

Number of members:	
Male	18,494
Female	10,501
Total	28,995
Number of investors:	
Male	7,279
Female	3,211
Total	10,490
Number of borrowers	19,094
Number of mortgage loans for year	4,316
Number of stock loans for year	960
Number of building loans for year	2,059
Total number of building loans to date	42,806
Shares in force last report	354,667
Shares issued since last report	63,850
Shares cancelled since last report	64,900
Shares in force this report	353,617
Investment certificates in force last report	61,898
Investment certificates issued since last report	27,822
Investment certificates cancelled since last report	20,324
Investment certificates in force this report	69,396
Number of associations owning real estate	41
Number of associations not owning real estate	51
Number of pieces of real estate owned	158
Book value of real estate owned	\$741,808.20
Reserve and undivided profits	1,194,235.26

## Net Profits.

Net profits for year	\$1,955,700.09
Percentage of net profits to average loans in force	7.309
Same percentage for 1913	6.880
Percentage to average investment	7.611
Same percentage for 1913	7.609

## NEW LOANS, LOANS REPAID, ETC.

Number of new loans for year.....	5,276
Amount of new loans for year.....	\$9,075,154.80
Percentage to all loans in force.....	29.00
Loans repaid .....	7,620,230.71
Percentage of all loans in force.....	24.35
Percentage of new loans to loans in force at close of year.....	33.01
Average amount, in force, to each borrower.....	\$1,439.40

## SALARIES, TAXES AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Salaries paid .....	\$189,909 80	0.709
Taxes paid .....	85,601 13	0.319
Other expenses paid.....	184,013 28	0.689
Totals .....	\$459,524 21	1.717
The percentage for 1913 was.....		1.982

The element of taxes being a feature over which the associations have no control, the expenses of operation for which the directors are directly responsible are:

Salaries .....	0.709
Other expenses .....	0.689
Total .....	1.398
This percentage for 1913 was.....	1.535

Under the laws of some of the eastern states the operating expenses, exclusive of taxes, are limited to  $2\frac{1}{2}$  per cent of the invested dues capital. If these calculations are based upon that hypothesis the result is as follows:

	Percentage to capital.
Salaries .....	0.849
Other expenses .....	0.824
Or a total .....	1.673

A result well within that limit when taken as a whole, even though some associations may have exceeded it slightly.

## GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

The gross income based on the average loans in force for the year is made up as follows:

Net profits reported above.....	7.309
Taxes paid .....	0.319
Operating expenses .....	1.398

Gross income to average loans.....	9.026
Ratio of operating expenses.....	15.488
In 1913 the gross income was 8.862, and the ratio of operating expenses was.....	17.321

From the foregoing it will be noted that the gross income to the average loans in force shows an increase of .166 per cent, and the portion of the gross income applicable operating expenses appears to have decreased 1.833 per cent as compared with the report for 1913.

## ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital and surplus	Dividend appor- tioned to paid-in capital	Rate of dividend on in- vestment shares
Central .....	Alameda .....	\$145,384	\$19,593	\$1,261	6 %
Equitable .....	Berkley .....	43,768	15,631	924	7 %
Corona Mutual .....	Corona .....	24,577	5,163	651	7 1/2 %
Altos .....	Los Angeles .....	20,225	15,535	1,031	7 1/2 %
Parkers .....	Los Angeles .....	9,732	13,171		
State Mutual .....	Los Angeles .....	2,781,889	191,809	50,093	9 %
Southern California .....	Los Angeles .....	79,157	51,969	6,500	7 1/2 %
Orange .....	Orange .....	427,931	28,330	1,300	6 1/2 %
California Security .....	Pasadena .....	428,047	16,300	1,300	6 %
Mutual .....	Pasadena .....	964,097	29,127	3,142	6 %
Home Builders .....	Pasadena .....	374,730	102,730	9,687	10 %
Home Investment .....	Redlands .....	481,779	127,807	9,702	8 %
California Home .....	San Francisco .....	625,496	49,340	4,504	6 %
Home Mutual .....	San Francisco .....	291,824	27,500	3,000	6 %
Santa Cruz .....	Santa Cruz .....	18,497	25,720	1,623	7 1/2 %
Security .....	Stockton .....	51,843	21,230	232	6 %
Vallejo .....	Vallejo .....	2,471	1,207		6 %
Northern California .....	Woodland .....	25,000	10,210		6 %
Total 18 associations .....		\$7,806,227			
Total 17 associations 1913 .....		7,345,160			
Gain for year .....		\$461,067			

## FOREIGN ASSOCIATIONS.

The first and only building and loan association formed under the laws of any other state or territory to qualify in the manner required by law and enter this State for the transaction of building and loan business is the Western Loan and Building Company of Salt Lake City, Utah.

Its first license was issued August 26, 1913, it having in the meantime complied with all requirements of law, including the deposit of securities of the amount and kind required by section 646 of the Civil Code to be deposited with the State Treasurer for the protection of citizens of this State who invest in its securities.

A condensed copy of its report as of December 31, 1913, appears on the last page of the Appendix, but being mostly business in other states, the figures are not included in the tabulations and conclusions presented herein. Future reports will segregate the California business and that portion can then be included in the tabulations.

Several associations from other states have sought information as to the requirements for entering this State for the transaction of business, but thus far all such have failed to qualify.

As the result of an investigation into the affairs of the Orange County Mutual Building and Loan Association of Santa Ana, on November 19th last, it was found that the secretary, N. A. Ulm, was a defaulter in a large amount mostly through the issue of fraudulent certificates of full paid stock to which the signature of the president



had been forged, and by the forgery of president's signature to notes and checks. The amount involved was finally determined to be about \$56,500. Immediately upon the discovery of the condition the Commissioner closed the association and took possession of its books and securities, and after a consultation with the directors appointed F. W. Mansur as custodian and placed him in charge. The action of the Commissioner was confirmed by the proper court and on December 1st Mr. Mansur was appointed special deputy, since which time the liquidation has been progressing as speedily as circumstances would permit, being materially complicated by reason of the death of Mr. Tim by suicide and the destruction of records and papers of more or less value for adjustment purposes.

In the matter of the "Continental," there has been no change since the making of the last report. The appeal, if finally completed, has not been heard and this office has no intimation as to how soon it will be heard. In the mean time the Continental people are apparently conducting the business of liquidating along their own lines, irrespective of whether it is in accordance with law or otherwise. That they are permitting withdrawals of shares of all classes there is little if any question, also that they are paying the regular dividends to the full paid shareholders while the installment shareholders have been deprived of all such benefits or credits since January 1, 1911, there is little if any question. As the matter now stands this office is powerless to act.

In the matter of the receiverships of the "Protective" of Los Angeles and "State of California Mutual" of San Diego, the unconnected assets are mainly in real estate which it has been deemed inadvisable to force upon the market under conditions that have existed during the past year.

#### CONTRACT COMPANIES.

This class of corporations, sometimes called co-operative home building companies, are patterned very closely after the original "National Building and Loan Associations," with all their most objectionable features supplemented by others skillfully devised to hoodwink the public for the special benefit of the promoters, by the use of contracts having upward of twenty conditions, in lieu of shares of stock governed by by-laws.

These contracts purport to be cumulative and to have a book value, a loan value, a withdrawal value and a matured value, all of which are features of a building and loan association. Their entrance fee is invariably in excess of that allowed by the law of this State, and they have an expense fund equal to or exceeding twenty per cent of the



periodical payments on the contracts to be deducted therefrom in direct violation of law, besides which they have a forfeiture feature, also in violation of law. Under the terms of these contracts the money accumulated from the periodical payments thereon is to be loaned to contract holders only—another building and loan feature.

In effect this class of corporations, one and all, have features sufficiently similar to those of building and loan associations to make them subject to the existing laws of this State, still because of the features that violate the law they can not be licensed in this State.

They do not depend upon the legitimate earnings of their current business to meet their expenses, but they assess this burden on the investor in their contracts and make him the "goat" under any and every condition; and if the investor gets tired of waiting until "the loan is ready" and lapses in his payments, they forfeit the contract and coolly appropriate the payments made.

Their big drawing card is "Cheap money to loan"—usually at three or five per cent per annum, but everybody knows or should know that there is no money to loan in small amounts on real estate security at either of those rates. Occasionally some one may be lucky and get a small loan, but usually the borrower has to pay a premium for the privilege of getting a loan, and the amount of that premium will determine if he pays 4, 5, 9 or 10 per cent per annum for the net amount of money he actually gets.

Taken as a whole these corporations are among the most plausible, but unscrupulous frauds and fakes ever foisted upon the public; their promises are many and flattering; but they never yet rose to the dignity of dealing in fairness with the public. The laws should be amended so as to effectually reach them and prevent their operation either direct or through the United States mail.

#### AUDITING.

Practically every association has what is known as an auditing committee,—usually composed of three of the directors,—which is supposed to annually, at least, make an examination of the books and accounts of the secretary. In many of the associations this committee employs an accountant or auditor to perform this work; an expense that is amply justified under every circumstance, provided the accountant is given unlimited authority, and the committee and the directors are willing or intend to give heed to his criticisms and recommendations. No work of this nature can be considered complete and of real value unless the pass-books of the members and investors have been collected and verified or a statement furnished to each, and to each borrower as well, and the correctness verified by the signature of the member, investor or borrower and returned directly to the auditor. Several of

the associations have adopted this latter feature, and the reports of their auditors have been placed at our disposal when making the annual examinations. If the directors or the committee fail to employ an auditor they should do the work themselves and make sure that it is thorough, for if done in a slipshod manner it is worse than useless.

The directors of practically every association realize the value of an efficient audit, still there are cases where it is neglected or performed in a perfunctory manner. To remedy this condition wherever there are indications of neglect that warrant such action, the commissioner should be empowered to order that a complete audit be made at the expense of the association, by an auditor to be selected by him, who should report both to him and to the association. The fact that the commissioner was vested with this power would cause directors to exercise more care regarding the matter of efficient audits thereby adding to the efficiency and promoting the safety and popularity of their associations.

In several of the eastern states their laws require that all officers who have charge or possession of money or securities shall give a bond for the faithful discharge of their duties before entering upon the performance thereof; said bond to be renewed at each re-election. In some cases there is a further wise provision of requiring the directors to be sworn and subscribe to an oath of office, said oaths together with the bonds of the executive officers to be filed with the commissioner at the time of filing the annual report, and it would be a wise departure from previous practices if similar laws were added to the present code of this State.

In the appendix that follows, in the printed text, will be found the annual reports of the several associations, in condensed form, together with book and withdrawal values, at annual periods, of serial associations; and the dues per share per month, the dividend rate and book and withdrawal values of "Dayton" plan associations arranged alphabetically by cities and towns.

All of which is respectfully submitted.

GEO. S. WALKER, *Commissioner*.

J. L. FIELDS, *Secretary*.

# STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES

Fiscal Year Ending June 30, 1914.

Associations	Location	Amount
Central Loan Association.....	Alameda .....	\$42 41
Columbian Mutual Building and Loan Association.....	Alameda .....	31 41
Savings, Loan and Building Association.....	Anaheim .....	26 80
Kern County Mutual Building and Loan Association.....	Bakersfield .....	65 93
Peoples Mutual Building and Loan Association.....	Bakersfield .....	46 72
Benicia Building and Loan Association.....	Benicia .....	21 12
Equitable Building and Loan Association.....	Berkeley .....	12 56
Sacramento Valley Mutual Building and Loan Association.....	Chico .....	10 00
Corona Mutual Building and Loan Association.....	Corona .....	10 00
Escondido Mutual Building and Loan Association.....	Escondido .....	10 00
Fortuna Building and Loan Association.....	Fortuna .....	10 00
Mutual Building and Loan Association.....	Fresno .....	43 41
Livermore Mutual Building and Loan Association.....	Livermore .....	10 00
Altos Building and Loan Association.....	Los Altos .....	10 00
Home Investment Building and Loan Association.....	Los Angeles .....	19 08
Metropolitan Loan Association.....	Los Angeles .....	79 00
Southern California Loan Association.....	Los Angeles .....	218 87
Fidelity Savings and Loan Association.....	Los Angeles .....	978 60
State Mutual Building and Loan Association.....	Los Angeles .....	1,040 75
Provident Mutual Building and Loan Association.....	Los Angeles .....	595 64
Bankers Guaranty-Loan Company .....	Los Angeles .....	18 81
Los Gatos Building and Loan Association.....	Los Gatos .....	10 00
Mutual Building and Loan Association.....	Long Beach .....	27 43
Madera Mutual Building and Loan Association.....	Madera .....	10 00
Merced Mutual Building and Loan Association.....	Merced .....	40 64
Tamapais Mutual Building and Loan Association.....	Mill Valley .....	14 75
Napa Building and Loan Association.....	Napa .....	59 50
Newcastle Building and Loan Association.....	Newcastle .....	13 18
Alameda County Loan Association.....	Oakland .....	133 52
Cosmopolitan Mutual Building and Loan Association.....	Oakland .....	55 66
Peoples Mutual Building and Loan Association.....	Ontario .....	127 77
Orange Building and Loan Association.....	Orange .....	126 75
Palo Alto Mutual Building and Loan Association.....	Palo Alto .....	151 88
Pasadena Building and Loan Association.....	Pasadena .....	40 22
Mutual Building and Loan Association.....	Pasadena .....	91 15
California Security Loan Corporation.....	Pasadena .....	109 02
Paso Robles Mutual Building and Loan Association.....	Paso Robles .....	10 00
Petaluma Mutual Loan Association.....	Petaluma .....	12 88
Pleasanton Mutual Building and Loan Association.....	Pleasanton .....	12 00
Mutual Building and Loan Association.....	Pomona .....	164 50
Home Builders Loan Association.....	Pomona .....	112 74
Porterville Mutual Building and Loan Association.....	Porterville .....	22 45
San Mateo County Building and Loan Association.....	Redwood City .....	102 81
Home Investment Association.....	Redlands .....	137 02
Riverside County Mutual Building and Loan Association.....	Riverside .....	43 84
Sacramento Building and Loan Association.....	Sacramento .....	89 66
Santa Fe Building and Loan Association.....	San Bernardino..	241 52
San Diego Building and Loan Association.....	San Diego .....	90 83
Silver Gate Building and Loan Association.....	San Diego .....	78 87
Argonaut Mutual Building and Loan Association.....	San Francisco ..	17 58
Bay City Building and Loan Association.....	San Francisco ..	18 21
Bay View Building and Loan Association.....	San Francisco ..	10 00
California Mutual Savings Fund Loan and Building Association.....	San Francisco ..	12 39
Citizens Building and Loan Association.....	San Francisco ..	145 58
Empire Building and Loan Association.....	San Francisco ..	18 51



Associations	Location	Amount
Eureka Building and Loan Association-----	San Francisco ---	\$10 10
Fairmount Loan Association-----	San Francisco ---	10 00
Fidelity Building and Loan Association-----	San Francisco ---	44 55
Globe Mutual Building and Loan Association-----	San Francisco ---	32 22
Home Mutual Deposit Loan Association-----	San Francisco ---	75 19
Mechanics Building and Loan Association-----	San Francisco ---	27 50
Mission Home and Loan Association-----	San Francisco ---	10 00
Occidental Loan Association-----	San Francisco ---	25 40
Pacific Loan Association-----	San Francisco ---	14 22
Provident Mutual Loan Association-----	San Francisco ---	55 37
Progress Mutual Loan Association-----	San Francisco ---	23 06
Union Loan Association-----	San Francisco ---	10 00
Western Loan Association-----	San Francisco ---	27 45
California Home Building-Loan Company-----	San Francisco ---	177 18
Pacific States Savings and Loan Company-----	San Francisco ---	323 40
Franklin Mutual Building and Loan Association-----	San Francisco ---	56 54
Nucleus Building and Loan Association-----	San Jose -----	54 10
Mutual Building and Loan Association of San Jose and C. P.-----	San Jose -----	204 00
San Jose Building and Loan Association-----	San Jose -----	86 73
San Luis Building and Loan Association-----	San Luis Obispo--	43 26
San Mateo Mutual Building and Loan Association	San Mateo -----	37 81
Marin County Mutual Building and Loan Asso- ciation-----	San Rafael -----	52 60
Home Mutual Building and Loan Association-----	Santa Ana -----	136 30
Loan and Building Association-----	Santa Barbara --	89 63
Santa Barbara Mutual Building and Loan Asso- ciation-----	Santa Barbara --	115 70
Santa Clara Building and Loan Association-----	Santa Clara -----	83 11
Santa Cruz County Building and Loan Association	Santa Cruz -----	11 69
Santa Paula Building and Loan Association-----	Santa Paula -----	111 65
Santa Rosa Building and Loan Association-----	Santa Rosa -----	34 56
Sausalito Mutual Loan Association-----	Sausalito -----	15 66
San Joaquin Valley Building and Loan Associa- tion-----	Stockton -----	185 37
Stockton Land, Loan and Building Association--	Stockton -----	250 08
Security Building and Loan Association-----	Stockton -----	10 00
Tulare Building and Loan Association-----	Tulare -----	11 13
Magnolia Mutual Building and Loan Association--	Upland -----	83 80
Vallejo Building and Loan Association-----	Vallejo -----	10 00
Visalia Building and Loan Association-----	Visalia -----	96 18
Northern California Building and Loan Associa- tion-----	Woodland -----	10 00
Western Loan and Building Company-----	Salt Lake City--	10 00
Total-----		\$8,319 51
Two new licenses issued during the year-----		20 00
Aggregate-----		\$8,339 51

## Deposited with State Treasurer:

January 19, 1914, Controller's Receipt No. 1379-----	\$5,600 00
February 4, 1914, Controller's Receipt No. 1496-----	2,731 51
July 1, 1914, Controller's Receipt No. 3-----	8 00

Total ----- \$8,339 51

STATE OF CALIFORNIA, }  
City and County of San Francisco. } ss.

J. L. FIELDS, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1914, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 31st day of August, 1914.

GEO. S. WALKER,  
Commissioner.





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## APPENDIX

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Detailed Statement of the Condition

of the

Building and Loan Associations

of the

State of California

As compiled from the reports to the Commissioner for the  
fiscal year ending June 30, 1914.

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Arranged Alphabetically by Cities and Towns

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# BUILDING AND LOAN ASSOCIATIONS.

## No. 1. ALAMEDA.

### CENTRAL LOAN ASSOCIATION.

(Incorporated July 26, 1909.)

L. A. RHODES, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 173.

No. of shares, 4,886.

Assets.		Liabilities.	
Loans—On mortgages, \$135,- 192.10 ; on definite contract, \$30,000.20 -----	\$165,192 30	Guarantee stock, capital-----	\$15,554 00
Arrearages, on interest-----	1,072 83	Guarantee stock, surplus-----	4,039 05
Cash in bank-----	969 76	Installment shares, dues-----	87,866 28
Furniture and fixtures-----	850 00	Installment shares, profits--	8,807 30
		Investment certificates, prin- cipal -----	31,050 00
		Investment certificates, divi- dends -----	1,822 41
		Overdrafts and bills payable--	1,000 00
		Loans due and incomplete----	13,356 58
		Sundry ledger accounts-----	1,580 33
		All other liabilities, dividends unpaid -----	3,008 94
Total assets -----	\$168,084 89	Total liabilities -----	\$168,084 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,126 97	Overdrafts and bills payable--	\$19,000 00
Guarantee stock -----	792 60	Loans on mortgages and shares -----	45,214 10
Installment shares, dues-----	42,507 22	Interest paid -----	289 08
Investment certificates -----	3,300 00	Dividends on guarantee stock	812 44
Interest -----	10,075 77	Dues repaid, installment shares -----	18,499 31
Loans repaid -----	32,853 24	Profits repaid, installment shares -----	1,368 79
Overdrafts and bills payable--	13,000 00	Investment certificates, prin- cipal -----	13,750 00
Advances repaid, personal ac- counts -----	760 06	Investment certificates, divi- dends -----	2,192 59
All other receipts-----	174 37	Advances, personal accounts--	760 06
		Salaries -----	110 00
		Taxes -----	150 78
		Other expenses -----	490 38
		All other disbursements, office fixtures -----	982 94
		Balance, cash in office and bank -----	969 76
Total receipts -----	\$104,590 23	Total disbursements -----	\$104,590 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 2. ALAMEDA.

## COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

JAS. K. LYNCH, President.

Fiscal year ended July 31, 1913.

No. of series, 21.

No. of members and investors, 208.

No. of shares, 2,221.

Assets.		Liabilities.	
Loans on mortgages and shares	\$101,136 64	Installment shares, dues	\$70,723 20
Arrearages—		Installment shares, profits	14,478 72
On shares	\$874 80	Advance payments	4,521 42
On interest	1,118 20	Overdrafts and bills payable	13,154 89
On fines	16 20	Reserve and undivided profits	2,687 02
	2,009 20	Loans due and incomplete	3,976 95
Cash in office and bank	5,214 02		
Furniture and fixtures	100 00		
Advances, personal accounts	1,082 34		
Total assets	\$109,542 20	Total liabilities	\$109,542 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,774 04	Overdrafts and bills payable	\$17,599 37
Installment shares—dues	20,869 12	Loans on mortgages and shares	51,459 41
Interest	8,099 65	Interest paid	1,224 14
Fines	157 49	Dues repaid, installment shares	15,563 71
Fees	2 50	Profits repaid, installment shares	3,654 62
Loans, repaid	48,174 62	Advances, personal accounts	451 67
Overdrafts and bills payable	12,714 94	Salaries	1,262 00
Advances repaid, personal accounts	169 70	Taxes	53 62
All other receipts	3 17	Other expenses	482 67
		Balance, cash in office and bank	5,214 02
Total receipts	\$96,965 23	Total disbursements	\$96,965 23

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28	126	\$126 00	\$174 81	\$169 93
31	108	108 00	142 72	139 25
33	96	96 00	122 90	120 27
35	84	84 00	104 16	102 15
37	72	72 00	86 51	85 06
39	60	60 00	69 87	68 88
41	48	48 00	54 20	53 58
43	36	36 00	39 44	39 10
45	24	24 00	25 50	25 35
47	12	12 00	12 38	12 34

## No. 3. ANAHEIM.

## SAVINGS, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 8, 1889.)

FRED A. BACKS, JR., Secretary.

N. F. STEADMAN, President.

Fiscal year ended April 30, 1914.

No. of series, 11.

No. of members and investors, 156.

No. of shares, 2,202.

Assets.	
Loans on mortgages and shares -----	\$96,657 00
Arrearages—	
On shares -----	\$711 00
On interest -----	189 55
On fines -----	24 35
	924 90
Cash in office and bank-----	1,264 77
Total assets -----	\$98,846 67

Liabilities.	
Installment shares, dues----	\$60,048 00
Installment shares, profits---	18,989 49
Advance payments -----	100 50
Overdrafts and bills payable--	19,700 00
Reserve and undivided profits	8 68
Total liabilities -----	\$98,846 67

Receipts for Fiscal Year.	
Balance from last report----	\$483 07
Installment shares, dues----	13,330 00
Interest -----	7,079 46
Fines -----	24 55
Fees -----	14 50
Loans repaid -----	11,400 00
Overdrafts and bills payable--	10,000 00
Total receipts -----	\$42,331 58

Disbursements for Fiscal Year.	
Overdrafts and bills payable--	\$5,000 00
Loans on mortgages and shares -----	19,459 30
Interest paid -----	1,253 70
Dues repaid, installment shares -----	9,983 50
Profits repaid, installment shares -----	4,768 56
Salaries -----	420 00
Other expenses -----	181 75
Balance, cash in office and bank -----	1,264 77
Total disbursements-----	\$42,331 58

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$60 00	\$89 60	\$85 16
17-----	108	54 00	77 35	72 68
18-----	96	48 00	66 03	61 52
19-----	84	42 00	55 45	51 35
20-----	72	36 00	45 63	42 25
21-----	60	30 00	36 56	33 93
22-----	48	24 00	28 15	26 07
23-----	36	18 00	20 30	18 92
24-----	24	12 00	13 01	12 20
25-----	12	6 00	6 26	6 03

## No. 4. BAKERSFIELD.

## KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 445. No. of shares, 10,118.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$256,068 50	Installment shares, dues ----	\$155,330 62
Arrearages—		Installment shares, profits---	41,930 62
On interest-----	\$2,258 26	Paid-up and prepaid shares, capital -----	38,150 00
On fines-----	147 70	Overdrafts and bill payable--	12,971 58
	2,405 96	Reserve and undivided profits	8,494 71
Furniture and fixtures-----	60 50	Loans due and incomplete---	1,959 35
Advances, personal accounts--	301 92		
Total assets -----	\$258,836 88	Total liabilities -----	\$258,836 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$3,870 08	Overdrafts and bills payable--	\$38,500 00
Installment shares, dues ----	104,074 12	Loans on mortgages and shares -----	97,171 75
Paid-up and prepaid shares, dues -----	10,700 00	Interest paid -----	992 38
Interest -----	23,406 55	Dues repaid, installment shares -----	70,781 07
Fines -----	61 41	Profits repaid, installment shares -----	8,107 39
Loans repaid -----	57,750 00	Paid-up and prepaid shares, capital -----	9,400 00
Overdrafts and bill payable--	30,471 58	Paid-up and prepaid shares, dividends -----	2,443 25
Advances repaid, personal accounts -----	51 60	Advances, personal accounts--	187 72
All other receipts -----	88 32	Salaries -----	1,892 50
		Taxes -----	304 36
		Other expenses -----	693 24
Total receipts -----	\$230,473 66	Total disbursements -----	\$230,473 66

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 5. BAKERSFIELD.

## PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

WM. S. TEVIS, President.

Fiscal year ended January 31, 1914.

No. of series, 13.

No. of members and investors, 131.

No. of shares, 2,709.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$145,100 00	Installment shares, dues ----	\$51,262 80
Arrearages, on shares -----	201 90	Installment shares, profits --	13,404 53
Cash in office and bank -----	1,095 07	Paid-up and prepaid shares, capital -----	63,000 00
Advances, personal accounts -----	32 00	Overdrafts and bills payable	3,500 00
		Reserve and undivided profits	11,761 64
		Loans due and incomplete--	3,500 00
Total assets -----	\$146,428 97	Total liabilities -----	\$146,428 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$616 33	Overdrafts and bills payable	\$31,500 00
Installment shares, dues ----	17,357 40	Loans on mortgages and shares -----	35,910 50
Paid up and prepaid shares, dues -----	2,800 00	Interest paid -----	719 02
Interest -----	15,746 39	Dues repaid, installment shares -----	13,094 10
Premiums -----	45 00	Profits repaid, installment shares -----	3,090 78
Fines -----	135 60	Paid-up and prepaid shares, capital -----	18,800 00
Fees -----	2 00	Paid-up and prepaid shares, dividends -----	4,408 50
Loans repaid -----	49,425 00	Advances, personal accounts	92 01
Overdrafts and bills payable	26,000 00	Salaries -----	1,645 00
Advances repaid, personal accounts -----	88 01	Taxes -----	1,483 50
		Other expenses -----	377 25
		Balance, cash in office and bank -----	1,095 07
Total receipts -----	\$112,215 73	Total disbursements ----	\$112,215 73

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
A-15 -----	96	\$57 60	\$88 96	\$88 00
16 -----	84	50 40	73 92	72 00
17 -----	72	43 20	60 08	55 50
18 -----	60	36 00	47 44	43 50
20 -----	48	28 80	35 94	33 00
22 -----	36	21 60	25 50	23 00
24 -----	24	14 40	16 08	15 00
26 -----	12	7 20	7 62	7 20
B- 1 -----	12	12 00	12 72	12 00



## No. 6. BENICIA.

## BENICIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 11, 1883.)

H. K. WHITE, Secretary.

GUSTAV GNAUCK, President.

Fiscal year ended January 31, 1914.

No. of series, 21.

No. of members and investors, 79.

No. of shares, 451.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$48,221 25	Installment shares, dues ---	\$39,702 00
Arrearages—		Installment shares, profits --	7,107 64
On shares ---	\$9,011 00	Advance payments -----	14 40
On interest --	3,905 60	Reserve and undivided profits	1,038 24
	12,916 60	Sundry ledger accounts ----	18,142 44
Cash in office and bank-----	1,441 13	All other liabilities, unearned premium -----	3,795 53
Real estate -----	6,026 37		
Furniture and fixtures -----	154 44		
Advances, personal accounts	1,040 46		
Total assets -----	\$69,800 25	Total liabilities -----	\$69,800 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,726 42	Overdrafts and bills payable	\$1,500 00
Installment shares, dues----	4,054 00	Interest paid -----	224 02
Interest -----	2,055 60	Dues repaid, installment shares -----	5,475 00
Loans repaid -----	5,440 00	Profits repaid, installment shares -----	1,018 51
All other receipts -----	60 69	Advances, personal accounts	3,546 60
		Salaries -----	600 00
		Taxes -----	394 35
		Other expenses -----	55 50
		All other disbursements ----	81 60
		Balance, cash in office and bank -----	1,441 13
Total receipts -----	\$14,336 71	Total disbursements ----	\$14,336 71

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28-----	120	\$120 00	\$143 46	\$131 00
30-----	108	108 00	124 47	116 28
32-----	96	96 00	109 06	101 97
34-----	84	84 00	93 58	88 14
36-----	72	72 00	78 87	74 88
40-----	48	48 00	51 25	49 18
42-----	36	36 00	37 83	36 56
44-----	24	24 00	25 02	24 19
46-----	12	12 00	12 19	12 00

## No. 7. BERKELEY.

## EQUITABLE BUILDING AND LOAN ASSOCIATION.

(Incorporated December 7, 1908.)

A. J. BRADFORD, Secretary.

E. E. KEYES, President.

Fiscal year ended March 31, 1914.

No. of series, 20.

No. of members and investors, 127.

No. of shares, 1,044.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$37,839 79	Guarantee stock, capital ---	\$15,400 00
Arrearages—		Guarantee stock, surplus ---	231 00
On shares ---	\$700 85	Installment shares, dues ---	8,534 00
On interest --	353 31	Installment shares, profits--	884 03
On fines ----	34 05	Paid-up and prepaid shares, capital -----	9,600 00
	1,088 21	Paid-up and prepaid shares, dividends -----	144 00
Cash in office and bank ----	1,620 45	Investment certificates, principal -----	2,129 45
Real estate -----	2,852 25	Investment certificates, dividends -----	147 04
Furniture and fixtures -----	361 90	Advance payments -----	220 65
Advances, personal accounts--	5 52	Overdrafts and bills payable	4,000 00
		Reserve and undivided profits	124 55
		Loans due and incomplete--	2,363 40
Total assets -----	\$43,768 12	Total liabilities -----	\$43,768 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$602 74	Overdrafts and bills payable--	\$4,500 00
Guarantee stock -----	1,200 00	Loans on mortgages and shares -----	2,741 31
Installment shares, dues----	3,159 91	Interest paid -----	331 08
Paid-up and prepaid shares, dues -----	3,000 00	Dividends on guarantee stock	906 00
Investment certificates -----	1,301 55	Dues repaid, installment shares -----	956 55
Interest -----	3,172 19	Profits repaid, installment shares -----	36 22
Fines -----	7 18	Paid-up and prepaid shares, capital -----	700 00
Fees -----	111 00	Paid-up and prepaid shares, dividends -----	492 91
Loans repaid -----	6,261 99	Investment certificates, principal -----	4,197 75
Advances repaid, personal accounts -----	72 41	Investment certificates, dividends -----	190 29
All other receipts -----	208 29	Advances, personal accounts	63 90
		Salaries -----	502 00
		Other expenses -----	557 71
		All other disbursements, real estate -----	1,301 09
		Balance, cash in office and bank -----	1,620 45
Total receipts -----	\$19,097 26	Total disbursements -----	\$19,097 26

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	60	\$30 00	\$35 36	Dues, plus 6 per cent for average time.
5-----	48	24 00	27 30	
9-----	36	18 00	19 86	
13-----	24	12 00	12 83	
17-----	12	6 00	6 24	

## No. 8. CHICO.

**SACRAMENTO VALLEY MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 4, 1911.)

I. A. MASTERSON, Secretary.

GEO. E. VADNEY, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 14.

No. of shares, 72.

Assets.		Liabilities.	
Loans, on definite contract--	\$1,366 55	Installment shares, dues----	\$975 00
Cash—		Paid-up and prepaid shares,	
In office -----	\$19 83	capital -----	800 00
In bank -----	516 08	Paid-up and prepaid shares,	
	535 91	dividends -----	21 00
Furniture and fixtures -----	107 36	Investment certificates, prin-	
Other assets -----	330 81	cipal -----	517 40
		Investment certificates, divi-	
		dends -----	27 23
Total assets -----	\$2,340 63	Total liabilities -----	\$2,340 63

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$987 48	Loans on mortgages and	
Installment shares, dues----	833 00	shares -----	\$600 00
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	100 00	shares -----	2,430 00
Investment certificates -----	608 70	Paid-up and prepaid shares,	
Interest -----	218 78	capital -----	200 00
Loans repaid -----	1,597 95	Paid-up and prepaid shares,	
		dividends -----	54 00
		Investment certificates, prin-	
		cipal -----	419 00
		Investment certificates, divi-	
		dends -----	21 00
		Other expenses -----	86 00
		Balance, cash in office and	
		bank -----	535 91
Total receipts -----	\$4,345 91	Total disbursements ----	\$4,345 91

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 9. CORONA.

## CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

A. J. WARE, President.

Fiscal year ended October 2, 1913.

No. of series, none.

No. of members and investors, 118.

No. of shares, 531.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$24,529 35	Guarantee stock, capital-----	\$5,000 00
Cash in office and bank -----	8 80	Guarantee stock, surplus-----	193 30
All other assets -----	38 95	Installment shares, dues-----	6,904 27
		Installment shares, profits-----	1,636 85
		Investment certificates, principal -----	7,838 10
		Investment certificates, dividends -----	483 17
		Overdrafts and bills payable-----	1,850 00
		Reserve and undivided profits-----	49 86
		Loans due and incomplete-----	621 55
Total assets -----	\$24,577 10	Total liabilities -----	\$24,577 10

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$2,848 63	Overdrafts and bills payable-----	\$13,041 15
Investment certificates -----	5,468 89	Loans on mortgages and shares -----	4,246 46
Interest -----	2,251 31	Interest paid -----	316 99
Fines -----	53 57	Dividends on guarantee stock-----	600 00
Loans repaid -----	6,226 58	Dues repaid, installment shares -----	2,952 37
Overdrafts and bills payable-----	10,380 00	Profits repaid, installment shares -----	521 89
All other receipts-----	110 00	Investment certificates, principal -----	4,676 67
		Investment certificates, dividends -----	435 34
		Salaries -----	420 00
		Taxes -----	31 00
		Other expenses -----	88 31
		Balance, cash in office and bank -----	8 80
Total receipts -----	\$27,338 98	Total disbursements -----	\$27,338 98

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year,  $7\frac{1}{2}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 10. ESCONDIDO.

## ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Reincorporated December 20, 1913.)

F. G. BALDRIDGE, Secretary.

W. H. BALDRIDGE, President.

Fiscal year ended February 28, 1914.

No. of series, 13.

No. of members and investors, 54.

No. of shares, 474.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$21,800 00	Installment shares, dues ---	\$16,632 00
Arrearages—		Installment shares, profits--	3,411 68
On shares ---	\$10 00	Paid-up matured shares, capital -----	3,549 10
On interest --	6 68	Paid-up matured shares, dividends -----	104 65
On premium -	1 00	Advance payments-----	170 00
On fines -----	90	Reserve and undivided profits	123 56
	18 58		
Cash in office and bank-----	2,091 85		
Furniture and fixtures -----	80 56		
Total assets -----	\$23,990 99	Total liabilities-----	\$23,990 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$820 09	Overdrafts and bills payable	\$1,150 00
Installment shares, dues -----	5,471 00	Loans on mortgages and shares -----	6,640 00
Interest -----	1,767 07	Interest paid -----	10 50
Premiums -----	261 30	Dues repaid, installment shares -----	3,235 00
Fines -----	10 75	Profits repaid, installment shares -----	908 02
Fees -----	14 45	Paid-up and prepaid shares, dividends -----	206 53
Loans repaid -----	5,040 00	Salaries -----	184 00
Overdrafts and bills payable	1,150 00	Taxes -----	42 00
All other receipts-----	69	Other expenses -----	67 45
		Balance, cash in office and bank -----	2,091 85
Total receipts -----	\$14,535 35	Total disbursements ----	\$14,535 35

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
24-----	78	\$78 00	\$107 64	\$100 23
25-----	72	72 00	96 71	90 53
27-----	60	60 00	76 65	72 49
29-----	48	48 00	58 30	55 72
31-----	36	36 00	41 56	40 17
33-----	24	24 00	26 39	25 79
35-----	12	12 00	12 55	12 41

## No. 11. FORTUNA.

## FORTUNA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 30, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 30, 1914.

No. of series, 13.

No. of members and investors, 81.

No. of shares, 645.

Assets.		Liabilities.	
Loans, on mortgages -----	\$31,300 00	Installment shares, dues ----	\$26,880 00
Arrearages—		Installment shares, profits --	4,935 45
On shares ---	\$515 50	Reserve and undivided profits	720 72
On interest --	269 50		
On fines ----	16 75		
	801 75		
Cash, in bank -----	434 42		
Total assets -----	\$32,536 17	Total liabilities -----	\$32,536 17

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$220 37	Loans on mortgages and	
Installment shares, dues ----	7,660 50	shares -----	\$5,200 00
Interest -----	2,464 40	Interest paid -----	90 13
Fines -----	35 15	Dues repaid, installment	
Fees -----	14 40	shares -----	8,417 00
Loans repaid -----	6,100 00	Profits repaid, installment	
All other receipts -----	42 09	shares -----	2,130 31
		Salaries -----	180 00
		Taxes -----	50 00
		Other expenses -----	35 05
		Balance, cash in office and	
		bank -----	434 42
Total receipts -----	\$16,536 91	Total disbursements -----	\$16,536 91

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
38-----	72	\$72 00	\$89 90	\$87 66
40-----	60	60 00	72 23	70 70
42-----	48	48 00	55 74	53 80
44-----	36	36 00	40 33	38 70
46-----	24	24 00	25 91	24 95
48-----	12	12 00	12 49	12 49

## No. 12. FRESNO.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1914.

No. of series, 20.

No. of members and investors, 185.

No. of shares, 2,326.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$143,561 34	Installment shares, dues ----	\$78,926 40
Arrearages—		Installment shares, profits --	32,215 72
On shares ---	\$62 00	Overdrafts and bills payable	37,500 00
On interest --	890 35	Reserve and undivided profits	3,464 02
	952 35	Loans due and incomplete---	2,049 81
Cash in office and bank-----	9,642 26		
Total assets -----	\$154,155 95	Total liabilities -----	\$154,155 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,482 19	Overdrafts and bills payable	\$32,500 00
Installment shares, dues ---	17,793 20	Loans on mortgages and shares -----	56,816 08
Interest -----	14,989 21	Interest paid -----	3,272 52
Fines -----	52 34	Dues repaid, installment shares -----	10,856 40
Fees -----	10 00	Profits repaid, installment shares -----	7,195 44
Loans repaid -----	52,240 32	Salaries -----	1,020 00
Overdrafts and bills payable	30,000 00	Taxes -----	1,112 46
		Other expenses -----	152 10
		Balance, cash in office and bank -----	9,642 26
Total receipts -----	\$122,567 26	Total disbursements -----	\$122,567 26

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$120 00	\$207 62	\$207 62
27-----	108	108 00	177 20	177 20
29-----	96	96 00	149 51	149 51
31-----	84	84 00	124 13	124 13
33-----	72	72 00	100 79	100 79
35-----	60	60 00	79 57	79 57
37-----	48	48 00	60 19	60 19
39-----	36	36 00	42 62	42 62
41-----	24	24 00	26 85	26 85
43-----	12	12 00	12 71	12 71

## No. 13. LIVERMORE.

## LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 19, 1906.)

C. F. WENTE, Secretary.

J. O. McKOWN, President.

Fiscal year ended September 30, 1913.

No. of series, 8.

No. of members and investors, 43.

No. of shares, 347.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$17,100 00	Installment shares, dues ---	\$17,250 00
Arrearages, on shares -----	30 00	Installment shares, profits --	3,221 11
Cash in office and bank -----	3,756 88	Advance payments -----	19 20
		Reserve and undivided profits	396 57
Total assets -----	\$20,886 88	Total liabilities -----	\$20,886 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$7,845 63	Loans on mortgages and shares -----	\$900 00
Installment shares, dues ----	4,405 00	Dues repaid, installment shares -----	9,213 00
Interest -----	1,577 05	Profits repaid, installment shares -----	1,767 54
Premiums -----	48 00	Salaries -----	200 00
Fines -----	10 15	Taxes -----	285 36
Fees -----	5 70	Other expenses -----	20 25
Loans repaid -----	2,250 00	All other disbursements ----	10 00
All other receipts -----	11 50	Balance, cash in office and bank -----	3,756 88
Total receipts -----	\$16,153 03	Total disbursements -----	\$16,153 03

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1-----	84	\$84 00	\$105 02	\$102 92
2-----	78	78 00	96 21	94 39
3-----	72	72 00	87 46	85 92
4-----	66	66 00	78 84	77 56
5-----	48	48 00	54 49	53 84
6-----	36	36 00	39 50	39 15
7-----	30	30 00	32 39	32 15
8-----	12	12 00	12 39	12 35



## No. 14. LONG BEACH.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

LLEWELLYN BINBY, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 184. No. of shares, 1,053.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$111,010 01	Installment shares, dues ---	\$33,929 20
Arrearages, on interest -----	240 75	Installment shares, profits---	7,190 49
Cash in office and bank-----	8,162 88	Paid-up and prepaid shares, capital -----	20,050 00
		Paid-up and prepaid shares, dividends -----	494 00
		Investment certificates, principal -----	47,851 50
		Investment certificates, dividends -----	3,668 81
		Overdrafts and bills payable--	5,000 00
		Reserve and undivided profits	1,229 64
Total assets -----	\$119,413 64	Total liabilities -----	\$119,413 64

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$5,969 05	Overdrafts and bills payable	\$4,000 00
Installment shares, dues ---	7,231 47	Loans on mortgages and shares -----	60,748 08
Paid-up and prepaid shares, dues -----	9,000 00	Interest paid -----	130 00
Investment certificates -----	45,650 40	Dues repaid, installment shares -----	3,194 70
Interest -----	9,092 91	Profits repaid, installment shares -----	473 16
Fees -----	176 00	Paid-up and prepaid shares, capital -----	4,250 00
Loans repaid -----	34,559 58	Paid-up and prepaid shares, dividends -----	898 00
Overdrafts and bills payable--	9,000 00	Investment certificates, principal -----	36,515 91
All other receipts -----	95 82	Investment certificates, dividends -----	1,100 77
Total receipts -----	\$120,775 23	Salaries -----	420 00
		Taxes -----	72 85
		Other expenses -----	786 63
		All other disbursements-----	22 25
		Balance, cash in office and bank -----	8,162 88
		Total disbursements ----	\$120,775 23

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 15. LOS ALTOS.

## ALTOS BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1909.)

C. E. MINER, Secretary.

FRED S. SHOUP, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 32.

No. of shares, 230.

Assets.		Liabilities.	
Loans, on definite contract	\$19,370 81	Guarantee stock, capital	\$15,585 00
Cash, in bank	749 01	Installment shares, dues	80 00
Other assets	105 90	Installment shares, profits	9 00
		Investment certificates, principal	1,500 00
		Investment certificates, dividends	45 00
		Overdrafts and bills payable	2,000 00
		Reserve and undivided profits	1,006 72
Total assets	\$20,225 72	Total liabilities	\$20,225 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$575 98	Loans on mortgages and shares	\$4,620 00
Guarantee stock	1,944 01	Interest paid	30 00
Interest	1,336 87	Dividends on guarantee stock	1,031 46
Fines	18 96	Investment certificates, principal	1,700 00
Loans repaid	2,538 08	Investment certificates, dividends	157 25
Overdrafts and bills payable	2,000 00	Taxes	49 54
All other receipts	42 81	Other expenses	76 64
		All other disbursements	42 81
		Balance, cash in office and bank	749 01
Total receipts	\$8,456 71	Total disbursements	\$8,456 71

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year,  $7\frac{1}{2}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 16. LOS ANGELES.

**BANKERS' GUARANTY-LOAN COMPANY.**

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 526.

No. of shares, 861.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$26,761 56	Guarantee stock, capital ----	\$13,171 73
Cash in office and bank ----	400 59	Investment certificates, principal -----	21,432 68
Real estate -----	6,137 82	Overdrafts and bills payable--	1,400 00
Advances, personal accounts	3,141 84	Sundry ledger accounts-----	787 40
All other assefs -----	350 00		
Total assets -----	\$36,791 81	Total liabilities -----	\$36,791 81

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,842 59	Overdrafts and bills payable	\$14,100 00
Investment certificates -----	3,805 56	Loans on mortgages and shares -----	3,275 00
Interest -----	2,315 73	Investment certificates, principal -----	8,199 13
Fines -----	5 58	Advances, personal accounts	17,404 42
Loans repaid -----	12,967 24	Other expenses -----	317 58
Advances repaid, personal accounts -----	13,712 98	All other disbursements ----	1,427 68
All other receipts, real estate, etc. -----	5,474 72	Balance, cash in office and bank -----	400 59
Total receipts -----	\$45,124 40	Total disbursements ----	\$45,124 40

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 17. LOS ANGELES.

## FIDELITY SAVINGS AND LOAN ASSOCIATION.

(Incorporated December 22, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President

Fiscal year ended December 31, 1914.

No. of series, none. No. of members and investors, 3,311. No. of shares, 63,156.

Assets.		Liabilities.	
Loans on mortgages and shares	\$5,276,767 05	Installment shares, dues	\$1,742,807 93
Arrearages, on interest	3,433 06	Installment shares, profits	778,458 66
Cash in office and bank	166,597 09	Paid-up and prepaid shares, capital	278,250 00
Real estate	414,095 62	Paid-up and prepaid shares, dividends	4,554 51
Advances, personal accounts	175,820 12	Investment certificates, principal	2,279,035 46
		Investment certificates, dividends	36,623 68
		Overdrafts and bills payable	223,578 00
		Reserve and undivided profits	429,363 36
		Loans due and incomplete	249,610 51
		All other liabilities, tax reserve, etc.	14,430 83
Total assets	\$6,036,712 94	Total liabilities	\$6,036,712 94

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$129,777 32	Overdrafts and bills payable	\$61,800 00
Installment shares, dues	389,912 78	Loans on mortgages and shares	1,552,151 98
Paid-up and prepaid shares, dues	35,850 00	Interest paid	11,767 47
Investment certificates	671,751 00	Dues repaid, installment shares	160,407 43
Interest	394,050 28	Profits repaid, installment shares	111,166 48
Premiums	48,845 37	Paid-up and prepaid shares, capital	61,400 00
Fines and fees	3,764 51	Paid-up and prepaid shares, dividends	13,144 29
Loans repaid	1,620,570 81	Investment certificates, principal	408,040 00
Overdrafts and bills payable	104,728 00	Investment certificates, dividends	126,914 63
Advances repaid, personal accounts	62,628 73	Advances, personal accounts	464,693 86
All other receipts	103,742 20	Salaries	12,865 60
		Taxes	6,020 62
		Other expenses	41,441 09
		All other disbursements, real estate, etc.	367,211 06
		Balance, cash in office and bank	166,597 09
Total receipts	\$3,565,621 00	Total disbursements	\$3,565,621 00

Installment Shares, With		Age. Value, and Withdrawal Value.			
Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "B." Dues, 70 cents per share per month.	84	\$58 80	\$51 12	\$88 17	\$88 17
	72	50 40	43 46	68 97	68 97
	60	42 00	36 00	52 42	52 42
	48	33 00	28 44	38 15	38 15
	36	25 20	20 88	25 85	25 85
	24	16 80	13 32	15 25	15 25
	12	8 40	5 76	6 11	6 11



## No. 18. LOS ANGELES.

## HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

(Incorporated August 21, 1888.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1913.

No. of series, 16.

No. of members and investors, 36.

No. of shares, 476.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$61,700 00	Installment shares, dues ----	\$22,548 00
Arrearages—		Installment shares, profits --	5,435 76
On shares --- \$13 00		Advance payments -----	593 33
On interest -- 493 79		Overdrafts and bills payable--	34,370 00
	506 79	Reserve and undivided profits	663 08
Cash in office and bank ----	1,255 91		
Furniture and fixtures -----	147 47		
Total assets -----	\$63,610 17	Total liabilities -----	\$63,610 17
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ---	\$5,743 00	Overdrafts and bills payable--	\$7,807 56
Interest -----	3,981 68	Loans on mortgages and shares -----	35,200 00
Loans repaid -----	7,500 00	Interest paid -----	1,210 75
Overdrafts and bills payable	32,570 00	Dues repaid, installment shares -----	2,542 00
		Profits repaid, installment shares -----	652 23
		Salaries -----	660 00
		Taxes -----	315 66
		Other expenses -----	150 57
		Balance, cash in office and bank -----	1,255 91
Total receipts -----	\$49,794 68	Total disbursements -----	\$49,794 68

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28 -----	126	\$126 00	\$182 76	\$182 76
32 -----	102	102 00	137 50	130 17
35 -----	84	84 00	107 29	102 65
38 -----	66	66 00	80 13	76 60
39 -----	60	60 00	71 63	68 73
41 -----	48	48 00	55 36	53 50
43 -----	36	36 00	40 04	39 03
46 -----	18	18 00	18 98	18 74
48 -----	6	6 00	6 10	6 00

## No. 19. LOS ANGELES.

## METROPOLITAN LOAN ASSOCIATION.

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

CHAS. SEYLER, President.

Fiscal year ended June 30, 1914.

No. of series, 22.

No. of members and investors, 178.

No. of shares, 2,874.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$249,900 00	Installment shares, dues -----	\$153,978 00
Arrearages—		Installment shares, profits ---	35,536 39
On shares -----	\$144 00	Paid-up and prepaid shares, capital -----	21,800 00
On interest -----	187 20	Advance payments -----	2,050 00
	331 20	Overdrafts and bills payable—	30,000 00
Cash in bank -----	5,242 76	Reserve and undivided profits	11,351 41
		Sundry ledger accounts -----	758 16
Total assets -----	\$255,473 96	Total liabilities -----	\$255,473 96

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$8,309 02	Overdrafts and bills payable	\$4,000 00
Installment shares, dues ---	33,471 00	Loans on mortgages and shares -----	18,300 00
Paid-up and prepaid shares, dues -----	9,000 00	Interest paid -----	1,773 68
Interest -----	19,649 70	Dues repaid, installment shares -----	38,570 00
Fines -----	231 42	Profits repaid, installment shares -----	15,049 00
Fees -----	22 20	Paid-up and prepaid shares, capital -----	9,000 00
Loans repaid -----	23,400 00	Paid-up and prepaid shares, dividends -----	1,570 50
Overdrafts and bills payable—	4,000 00	Salaries -----	3,300 00
		Taxes -----	371 40
		Other expenses -----	906 00
		Balance, cash in office and bank -----	5,242 76
Total receipts -----	\$98,083 34	Total disbursements ----	\$98,083 34

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27 -----	120	\$120 00	\$169 57	\$159 66
29 -----	108	108 00	146 39	136 79
31 -----	96	96 00	124 95	116 27
33 -----	84	84 00	105 13	97 73
35 -----	72	72 00	86 81	80 89
37 -----	60	60 00	69 88	65 93
39 -----	48	48 00	54 16	51 08
41 -----	36	36 00	39 38	37 69
43 -----	24	24 00	25 47	24 74
45 -----	12	12 00	12 36	12 18

## No. 20. LOS ANGELES.

## STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 20, 1889.)

C. J. WADE, Secretary.

W. G. COCHRAN, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 6,625.

No. of shares, 11,228.

Assets.		Liabilities.	
Loans on mortgages and shares	\$3,541,298 59	Guarantee stock, capital	\$100,000 00
Arrearages—		Guarantee stock, surplus	91,809 38
On interest	\$6,919 50	Installment shares, dues	125,790 40
On fines	1,170 70	Installment shares, profits	81,330 30
	8,090 20	Paid-up and prepaid shares, capital	210,590 00
Cash in office and bank	136,658 76	Paid-up and prepaid shares, dividends	49,321 45
Furniture and fixtures	3,000 00	Investment certificates, principal	2,954,128 55
Advances, personal accounts	11,841 79	Investment certificates, dividends	77,509 45
		Advance payments	1,562 55
		Reserve and undivided profits	6,519 87
		Sundry ledger accounts	2,327 39
Total assets	\$3,700,889 34	Total liabilities	\$3,700,889 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$44,887 85	Loans on mortgages and shares	\$1,156,850 40
Installment shares, dues	29,374 05	Dividends on guarantee stock	24,426 35
Paid-up and prepaid shares, dues	158,900 00	Dues repaid, installment shares	123,786 30
Investment certificates	1,024,112 40	Profits repaid, installment shares	59,767 85
Interest	316,822 74	Paid-up and prepaid shares, capital	12,190 00
Fines	3,362 65	Paid-up and prepaid shares, dividends	13,290 80
Fees	2,505 50	Investment certificates, principal	852,905 70
Loans repaid	1,020,599 89	Investment certificates, dividends	165,624 16
Advances repaid, personal accounts	8,322 10	Advances, personal accounts	9,947 92
All other receipts, real estate, etc.	12,346 43	Salaries	15,000 00
		Taxes	4,578 24
		Other expenses	36,523 07
		All other disbursements, real estate, etc.	9,684 06
		Balance, cash in office and bank	136,658 76
Total receipts	\$2,621,233 61	Total disbursements	\$2,621,233 61

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "A." Dues 60 cents per share per month.	114	\$68 40	\$67 40	\$98 69	\$98 69
	108	64 80	63 80	91 41	91 41
	96	57 60	56 60	77 80	77 80
	84	50 40	49 40	65 22	65 22
	78	78 00	78 00	94 87	94 87
Investment Certificates, \$1.00 per month per \$100 certificate.	72	72 00	72 00	86 21	86 21
	60	60 00	60 00	69 63	69 63
	48	48 00	48 00	54 01	54 01
	36	36 00	36 00	39 29	39 29
	24	24 00	24 00	25 41	25 41
	12	12 00	12 00	12 33	12 33

## No. 21. LOS ANGELES.

## SOUTHERN CALIFORNIA LOAN ASSOCIATION.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1914.

No. of series, 21.

No. of members and investors, 905.

No. of shares, 4,642.

Assets.		Liabilities.	
Loans on mortgages-----	\$741,902 00	Guarantee stock, capital-----	\$50,000 00
Arrearages, on shares-----	138 00	Guarantee stock, surplus-----	1,369 51
Cash, in bank-----	6,858 30	Installment shares, dues-----	73,068 00
Furniture and fixtures-----	1,239 56	Installment shares, profits-----	19,837 40
		Paid-up and prepaid shares, capital-----	563,483 52
		Investment certificates, prin- cipal-----	1,370 13
		Advance payments-----	240 00
		Overdrafts and bills payable-----	10,000 00
		Reserve and undivided profits-----	17,823 88
		Loans due and incomplete-----	12,945 42
Total assets-----	\$750,137 86	Total liabilities-----	\$750,137 86

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$6,887 71	Overdrafts and bills payable-----	\$35,000 00
Installment shares, dues-----	17,043 00	Loans on mortgages and shares-----	141,451 22
Paid-up and prepaid shares, dues-----	153,872 60	Interest paid-----	412 50
Investment certificates-----	3,104 68	Dividends on guarantee stock-----	6,500 00
Interest-----	58,914 36	Dues repaid, installment shares-----	19,812 00
Loans repaid-----	133,744 00	Profits repaid, installment shares-----	9,295 17
Overdrafts and bills payable-----	20,000 00	Paid-up and prepaid shares, capital-----	125,795 08
All other receipts-----	1 75	Paid-up and prepaid shares, dividends-----	33,039 31
Total receipts-----	\$393,568 10	Investment certificates, prin- cipal-----	2,818 65
		Salaries-----	3,669 50
		Taxes-----	6,390 72
		Other expenses-----	2,525 65
		Balance, cash in office and bank-----	6,858 30
		Total disbursements-----	\$393,568 10

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31-----	118	\$118 00	\$170 43	\$170 43
33-----	106	106 00	147 15	147 15
35-----	94	94 00	125 42	117 57
37-----	82	82 00	105 34	99 51
39-----	70	70 00	86 59	79 95
41-----	58	58 00	69 11	64 67
43-----	48	48 00	55 81	52 51
45-----	36	36 00	40 13	38 48
47-----	24	24 00	25 79	25 07
49-----	12	12 00	12 46	12 28



## No. 22. LOS GATOS.

## LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

A. BERRYMAN, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1914.

No. of series, 10.

No. of members and investors, 25.

No. of shares, 144.

Assets.		Liabilities.	
Loans on mortgages-----	\$13,572 50	Installment shares, dues-----	\$8,736 00
Arrearages—		Installment shares, profits---	3,161 25
On shares -----	\$44 50	Overdrafts and bills payable--	1,600 00
On interest -----	18 95	Reserve and undivided profits	236 78
On premium -----	10 75	Sundry ledger accounts-----	87 20
On fines -----	6 40		
	\$0 60		
Cash in bank-----	168 13		
Total assets -----	\$13,821 23	Total liabilities -----	\$13,821 23

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$201 95	Overdrafts and bills payable--	\$3,900 00
Installment shares, dues----	1,751 70	Loans on mortgages and	
Interest -----	931 60	shares -----	1,705 00
Premiums -----	396 35	Interest paid -----	184 12
Fines -----	56 45	Dues repaid, installment	
Fees -----	1 70	shares -----	902 20
Loans repaid -----	2,225 00	Profits repaid, installment	
Overdrafts and bills payable--	2,000 00	shares -----	420 60
Advances repaid, personal ac-		Salaries -----	150 00
counts -----	87 20	Taxes -----	120 95
		Other expenses -----	100 95
		Balance, cash in office and	
		bank -----	168 13
Total receipts -----	\$7,651 95	Total disbursements ----	\$7,651 95

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
10-----	120	\$120 00	\$186 80	
11-----	108	108 00	160 50	
13-----	84	84 00	113 93	Dues, plus
14-----	72	72 00	93 61	3 to 6 per
15-----	60	60 00	74 87	cent for
16-----	48	48 00	57 22	average
17-----	36	36 00	40 84	time.
18-----	24	24 00	25 94	
19-----	12	12 00	12 44	

## No. 23. MADERA.

## MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended November 1, 1913.

No. of series, none.

No. of members and investors, 55.

No. of shares, 645.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$9,653 60	Installment shares, dues ----	\$10,944 50
Cash in office and bank ----	1,392 23	Reserve and undivided profits	63 53
All other assets -----	304 70	Loans due and incomplete ---	342 50
Total assets -----	\$11,350 53	Total liabilities -----	\$11,350 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$11,284 50	Overdrafts and bills payable_	\$1,325 00
Interest -----	635 10	Loans on mortgages and shares -----	10,107 50
Fees -----	7 50	Interest paid -----	9 07
Loans repaid -----	796 40	Dues repaid, installment shares -----	340 00
Overdrafts and bills payable_	1,325 00	Salaries -----	560 00
		Taxes -----	10 00
		Other expenses, organization	304 70
		Balance, cash in office and bank -----	1,392 23
Total receipts -----	\$14,048 50	Total disbursements ----	\$14,048 50

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 24. MERCED.

## MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1914.

No. of series, 11.

No. of members and investors, 195.

No. of shares, 1,803.

Assets.		Liabilities.	
Loans on mortgages-----	\$136,225 00	Installment shares, dues----	\$108,348 00
Arrearages—		Installment shares, profits----	29,542 17
On shares -----	\$100 00	Reserve and undivided profits	1,798 20
On interest -----	7 50	All other liabilities, unearned	
	107 50	premiums -----	2,116 71
Cash in office and bank-----	5,292 58		
Furniture and fixtures-----	180 00		
Total assets -----	\$141,805 08	Total liabilities -----	\$141,805 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,950 57	Overdrafts and bills payable--	\$14,000 00
Installment shares, dues----	22,160 00	Loans on mortgages and	
Interest -----	10,882 13	shares -----	13,675 00
Fines -----	1 25	Interest paid -----	405 81
Fees -----	17 80	Dues repaid, installment	
Loans repaid -----	8,950 00	shares -----	12,190 00
Overdrafts and bills payable--	6,000 00	Profits repaid, installment	
		shares -----	4,268 16
		Salaries -----	600 00
		Taxes -----	1,076 55
		Other expenses -----	129 65
		All other disbursements, fur-	
		niture, etc. -----	324 00
		Balance, cash in office and	
		bank -----	5,292 58
Total receipts -----	\$51,961 75	Total disbursements ----	\$51,961 75

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$168 04	\$150 25
17-----	108	108 00	146 14	132 53
18-----	96	96 00	125 65	115 40
19-----	84	84 00	106 35	98 88
20-----	72	72 00	88 17	82 95
21-----	60	60 00	71 14	67 63
22-----	48	48 00	55 13	52 90
23-----	36	36 00	40 04	38 78
24-----	24	24 00	25 80	25 25
25-----	12	12 00	12 46	12 33

## No. 25. MILL VALLEY.

## TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

W. J. THOMAS, President.

Fiscal year ended April 30, 1914.

No. of series, 25.

No. of members and investors, 187.

No. of shares, 1,613.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$55,659 88	Installment shares, dues ----	\$29,075 80
Arrearages—		Installment shares, profits--	5,469 09
On shares -----	\$242 00	Paid-up and prepaid shares, capital -----	21,120 00
On interest -----	732 67	Reserve and undivided profits	721 72
On fines -----	22 20	Loans due and incomplete---	4,750 00
	996 87	Sundry ledger accounts-----	109 00
Cash in office and bank-----	4,526 97		
Furniture and fixtures-----	46 75		
Advances, personal accounts--	15 34		
Total assets -----	\$61,245 61	Total liabilities -----	\$61,245 61

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,624 61	Loans on mortgages and shares -----	\$17,131 16
Installment shares, dues-----	10,489 17	Interest paid -----	38 84
Paid-up and prepaid shares, dues -----	1,000 00	Dues repaid, installment shares -----	4,213 00
Interest -----	4,366 12	Profits repaid, installment shares -----	617 61
Fines -----	173 99	Paid-up and prepaid shares, capital -----	1,000 00
Fees -----	43 75	Paid-up and prepaid shares, dividends -----	1,250 70
Loans repaid -----	12,918 31	Advances, personal accounts--	974 98
Advances repaid, personal accounts -----	13 00	Salaries -----	480 00
		Taxes -----	94 59
		Other expenses -----	301 10
		Balance, cash in office and bank -----	4,526 97
Total receipts -----	\$30,628 95	Total disbursements ----	\$30,628 95

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
33-----	72	\$72 00	\$91 19	\$89 27
37-----	60	60 00	73 28	71 95
41-----	48	48 00	56 44	55 17
45-----	36	36 00	40 62	39 70
49-----	24	24 00	25 94	25 35
53-----	12	12 00	12 44	12 20



## No. 26. NAPA.

## NAPA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 22, 1886.)

T. N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 18, 1914.

No. of series, 11.

No. of members and investors, 379.

No. of shares, 3,261.

Assets.		Liabilities	
Loans—On mortgages, \$191.-		Installment shares, dues----	\$147,141 00
423.28; on shares, \$12.-		Installment shares, profits--	34,513 92
348.00; on contract sales,		Advance payments -----	961 00
\$784.04 -----	\$204,555 32	Overdrafts and bills payable--	23,052 00
Arrearages—		Reserve and undivided profits	1,095 63
On shares -----	\$57 00	Sundry ledger accounts-----	1,003 95
On interest -----	69 81	All other liabilities, interest	
On fines -----	15 32	on bills payable-----	102 54
	142 13		
Cash in bank-----	1,439 28		
Real estate, owned-----	1,583 31		
Furniture and fixtures-----	150 00		
Total assets -----	\$207,870 04	Total liabilities -----	\$207,870 04

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,347 43	Overdrafts and bills payable--	\$23,161 00
Installment shares, dues----	39,634 00	Loans on mortgages and	
Interest -----	14,066 82	shares -----	57,023 20
Premiums -----	26 91	Interest paid -----	262 66
Fines and fees-----	264 03	Dues repaid, installment	
Loans repaid -----	47,472 54	shares -----	42,132 00
Overdrafts and bills payable--	35,513 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	13,842 58
counts -----	1,008 95	Salaries -----	996 00
All other receipts-----	12 77	Taxes -----	290 50
		Other expenses -----	194 23
		Balance, cash in office and	
		bank -----	1,439 28
Total receipts -----	\$139,341 45	Total disbursements ----	\$139,341 45

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20-----	113	\$113 00	\$155 64	\$139 60
21-----	101	101 00	134 12	122 25
22-----	89	89 00	113 99	105 50
23-----	77	77 00	95 15	89 35
24-----	65	65 00	77 55	73 80
25-----	53	53 00	61 18	58 85
26-----	41	41 00	45 81	44 50
27-----	29	29 00	31 38	30 75
28-----	17	17 00	17 81	17 46
29-----	5	5 00	5 07	5 00

## No. 27. NEWCASTLE.

## NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1914.

No. of series. 11.

No. of members and investors, 84.

No. of shares, 561.

Assets.		Liabilities.	
Loans on mortgages-----	\$37,150 00	Installment shares, dues----	\$37,176 00
Arrearages—		Installment shares, profits---	9,766 84
On shares -----	\$371 00	Advance payments -----	27 00
On interest -----	320 80	Reserve and undivided profits	1,172 75
On rents -----	72 00	Sundry ledger accounts-----	60 00
On fines -----	7 62	All other liabilities, suspense	13 50
	771 42		
Cash in office and bank-----	7,374 49		
Real estate, owned-----	1,200 00		
Furniture and fixtures-----	50 00		
Advances, ledger accounts---	1,670 18		
Total assets -----	\$48,216 09	Total liabilities -----	\$48,216 09

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,036 91	Overdrafts and bills payable--	\$1,950 00
Installment shares, dues----	7,418 00	Loans on mortgages and	
Interest -----	3,637 13	shares -----	2,650 00
Premiums and rents-----	132 00	Interest paid -----	19 64
Fines -----	73 36	Dues repaid, installment	
Loans repaid -----	3,910 00	shares -----	4,416 00
Overdrafts and bills payable--	1,950 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	1,794 50
counts -----	431 50	Advances, personal accounts--	632 60
All other receipts-----	51 56	Salaries -----	320 00
		Taxes -----	134 71
		Other expenses -----	183 25
		All other disbursements-----	165 27
		Balance, cash in office and	
		bank -----	7,374 49
Total receipts -----	\$19,640 46	Total disbursements -----	\$19,640 46

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$167 28	
17-----	108	108 00	144 27	
18-----	96	96 00	123 16	
19-----	84	84 00	103 97	
20-----	72	72 00	86 34	Dues, plus profits, as per by-laws.
21-----	60	60 00	69 79	
22-----	48	48 00	54 20	
23-----	36	36 00	39 44	
24-----	24	24 00	25 52	
25-----	12	12 00	12 39	

## No. 28. OAKLAND.

## ALAMEDA COUNTY LOAN ASSOCIATION.

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

C. C. VOLBERG, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 425.

No. of shares, 2,779.

Assets.		Liabilities.	
Loans—On definite contract, \$380,523.77; on shares, \$1,675.00; on contract sales, \$9,871.99 -----	\$392,070 76	Installment shares, dues ----	\$156,480 28
Arrearages, on interest -----	814 05	Installment shares, profits ----	32,281 50
Cash in office and bank -----	4,922 25	Paid-up and prepaid shares, capital -----	17,678 75
Real estate and association premises -----	59,150 60	Paid-up and prepaid shares, dividends -----	7,453 30
Furniture and fixtures -----	500 00	Investment certificates, prin- cipal -----	131,864 93
Advances, ledger accounts ---	40 30	Investment certificates, divi- dends -----	4,722 33
Total assets -----	\$457,497 96	Overdrafts and bills payable --	52,309 76
		Reserve and undivided profits	29,776 52
		Loans due and incomplete ---	20,073 68
		Sundry ledger accounts, ma- tured shares -----	2,109 67
		All other liabilities, interest and tax reserve -----	2,747 24
		Total liabilities -----	\$457,497 96

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$5,765 85	Overdrafts and bills payable --	\$53,481 10
Installment shares, dues ----	51,345 77	Loans on mortgages and shares -----	92,747 10
Paid-up and prepaid shares, dues -----	6,218 93	Interest paid -----	675 74
Investment certificates -----	35,068 86	Dues repaid, installment shares -----	44,831 92
Interest -----	27,295 39	Profits repaid, installment shares -----	15,397 68
Premiums and rents -----	3,013 20	Paid-up and prepaid shares, capital -----	13,510 20
Fees -----	183 00	Paid-up and prepaid shares, dividends -----	2,949 97
Loans repaid -----	100,448 46	Investment certificates, prin- cipal -----	28,580 02
Overdrafts and bills payable --	42,000 00	Investment certificates, divi- dends -----	3,772 73
Advances repaid, personal ac- counts -----	2,362 86	Salaries -----	4,152 00
All other receipts, real estate sold, etc. -----	8,913 71	Taxes -----	1,159 48
Total receipts -----	\$282,616 03	Other expenses -----	4,067 84
		All other disbursements, real estate, etc. -----	12,428 00
		Balance, cash in office and bank -----	4,922 25
		Total disbursements ----	\$282,616 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 29. OAKLAND.

COSMOPOLITAN MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated August 4, 1879.)

W. S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ended July 31, 1913.

No. of series, 23.

No. of members and investors, 310.

No. of shares, 2,767.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$180,369 05	Installment shares, dues ----	\$93,448 88
Arrearages—		Installment shares, profits---	23,357 06
On shares -----	\$1,496 86	Investment certificates, principal -----	28,257 90
On interest ----	2,325 80	Advance payments -----	15,116 77
	3,822 66	Overdrafts and bills payable--	23,500 00
Cash in office and bank-----	2,593 95	Reserve and undivided profits	2,959 72
Furniture and fixtures-----	500 00	Loans due and incomplete---	601 91
Advances, personal accounts--	354 61	Sundry ledger accounts-----	398 03
Total assets -----	\$187,640 27	Total liabilities -----	\$187,640 27

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,968 84	Overdrafts and bills payable--	\$39,500 00
Installment shares, dues----	24,372 83	Loans on mortgages and shares -----	56,120 58
Investment certificates -----	20,076 83	Interest paid -----	4,511 80
Interest -----	16,736 28	Dues repaid, installment shares -----	26,260 22
Fines -----	99 25	Profits repaid, installment shares -----	6,115 24
Loans repaid -----	70,164 46	Investment certificates, principal -----	29,683 90
Overdrafts and bills payable--	33,500 00	Advances, personal accounts--	1,044 10
Advances repaid, personal accounts -----	955 27	Salaries -----	2,580 00
All other receipts, real estate, etc. -----	4,171 07	Taxes -----	1,626 69
		Other expenses -----	1,778 10
		All other disbursements, real estate, etc. -----	4,230 25
		Balance, cash in office and bank -----	2,593 95
Total receipts -----	\$176,044 83	Total disbursements ----	\$176,044 83

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
50-----	120	\$120 00	\$162 85	\$160 71
52-----	108	108 00	142 95	137 71
54-----	96	96 00	123 45	116 59
56-----	84	84 00	104 83	97 54
58-----	72	72 00	87 14	80 33
60-----	60	60 00	70 45	68 50
62-----	48	48 00	54 64	52 80
64-----	36	36 00	39 73	38 70
66-----	24	24 00	25 67	25 20
68-----	12	12 00	12 43	12 30



## No. 30. ONTARIO.

## PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 24, 1891.)

W. F. G. BLAIKIE, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 502.

No. of shares, 8,833.

Assets.		Liabilities.	
Loans on mortgages and shares	\$427,709 14	Installment shares, dues	\$176,078 78
Cash in office and bank	3,048 92	Installment shares, profits	37,208 16
Real estate, office building	1,600 00	Paid-up and prepaid shares, capital	167,725 00
Furniture and fixtures	373 52	Paid-up and prepaid shares, dividends	5,145 32
Advances, personal accounts	317 53	Overdrafts and bills payable	33,762 08
		Reserve and undivided profits	9,899 79
		Loans due and incomplete	2,354 57
		All other liabilities, interest on bills payable	875 41
Total assets	\$433,049 11	Total liabilities	\$433,049 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$85,004 61	Overdrafts and bills payable	\$36,334 58
Paid-up and prepaid shares, dues	14,151 29	Loans on mortgages and shares	95,212 57
Interest	29,968 22	Interest paid	1,397 51
Fines	410 00	Dues repaid, installment shares	67,505 22
Fees	50 20	Profits repaid, installment shares	8,223 88
Loans repaid	93,185 69	Paid-up and prepaid shares, capital	33,319 19
Overdrafts and bills payable	34,136 96	Paid-up and prepaid shares, dividends	8,721 38
Advances repaid, personal accounts	2,155 97	Advances, personal accounts	1,768 18
		Salaries	2,424 00
		Other expenses	1,007 51
		All other disbursements	100 00
		Balance, cash in office and bank	3,048 92
Total receipts	\$259,062 94	Total disbursements	\$259,062 94

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year  $7\frac{1}{2}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 31. ORANGE.

## ORANGE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1913.

No. of series, 18.

No. of members and investors, 487.

No. of shares, 4,610.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$411,832 47	Guarantee stock, capital-----	\$25,000 00
Arrearages--		Guarantee stock, surplus-----	3,000 00
On shares -----	\$782 75	Installment shares, dues-----	163,749 00
On interest -----	2,007 16	Installment shares, profits----	48,656 78
On fines -----	256 78	Paid-up and prepaid shares, capital -----	160,800 00
	3,046 69	Paid-up and prepaid shares, dividends -----	3,014 61
Cash in office and bank-----	12,633 18	Advance payments -----	460 40
Furniture and fixtures-----	400 00	Overdrafts and bills payable-----	10,000 00
Advances, personal accounts-----	18 90	Reserve and undivided profits-----	6,348 80
		Loans due and incomplete-----	5,629 15
		Sundry ledger accounts-----	22 50
		All other liabilities, dividends unpaid -----	1,250 00
Total assets -----	\$427,931 24	Total liabilities -----	\$427,931 24

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,605 20	Overdrafts and bills payable-----	\$5,000 00
Installment shares, dues-----	42,367 25	Loans on mortgages and shares -----	150,677 49
Paid-up and prepaid shares, dues -----	79,150 00	Interest paid -----	149 77
Interest -----	29,451 92	Dividends on guarantee stock-----	2,250 00
Fines -----	533 59	Dues repaid, installment shares -----	20,745 25
Fees -----	482 20	Profits repaid, installment shares -----	8,886 81
Loans repaid -----	62,211 60	Paid-up and prepaid shares, capital -----	21,500 00
Overdrafts and bills payable-----	5,000 00	Paid-up and prepaid shares, dividends -----	6,819 98
Advances repaid, personal accounts -----	710 78	Advances, personal accounts-----	720 18
All other receipts, real estate-----	9,059 28	Salaries -----	1,419 00
		Taxes -----	510 77
		Other expenses -----	446 10
		All other disbursements, real estate -----	3,813 29
		Balance, cash in office and bank -----	12,633 18
Total receipts -----	\$235,571 82	Total disbursements -----	\$235,571 82

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
10-----	126	\$126 00	\$200 07	\$200 07
11-----	114	114 00	172 89	172 89
12-----	102	102 00	147 75	147 75
13-----	90	90 00	124 59	124 59
15-----	78	78 00	103 26	96 94
17-----	66	66 00	83 61	79 20
18-----	60	60 00	74 38	70 78
20-----	48	48 00	56 99	54 74
22-----	36	36 00	40 94	39 70
24-----	24	24 00	26 17	25 08
26-----	12	12 00	12 55	12 27

## No. 32. PALO ALTO.

## PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated November 14, 1892.)

ALFRED SEALE, Secretary.

C. H. GILBERT, President.

Fiscal year ended September 30, 1913.

No. of series, none. No. of members and investors, 478. No. of shares, 1,879.

Assets.		Liabilities.	
Loans on mortgages and shares	\$441,318 80	Installment shares, dues	\$61,914 54
Arrearages, on interest	2,814 70	Installment shares, profits	15,897 58
Cash in office and bank	1,729 71	Paid-up and prepaid shares, capital	24,901 00
Real estate	55,367 87	Paid-up and prepaid shares, dividends	177 48
Furniture and fixtures	2,967 50	Investment certificates, principal	357,172 34
Advances, personal accounts	3,310 43	Investment certificates, dividends	2,107 00
All other assets, street bonds, etc.	3,980 73	Overdrafts and bills payable	36,500 00
Total assets	\$511,489 74	Reserve and undivided profits	1,713 60
		Loans due and incomplete	5,197 47
		Sundry ledger accounts	5,108 73
		All other liabilities, reserve for taxes	800 00
		Total liabilities	\$511,489 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$23,933 47	Overdrafts and bills payable	\$48,168 95
Installment shares, dues	13,570 56	Loans on mortgages and shares	141,907 48
Paid-up and prepaid shares, dues	3,891 00	Interest paid	2,284 70
Investment certificates	37,559 75	Dues repaid, installment shares	3,091 22
Interest	46,844 48	Profits repaid, installment shares	582 06
Premiums and rents	857 65	Paid-up and prepaid shares, capital	3,107 50
Loans repaid	183,339 33	Paid-up and prepaid shares, dividends	1,030 07
Overdrafts and bills payable	21,930 00	Investment certificates, principal	87,791 36
Advances repaid, personal accounts	52,362 04	Investment certificates, dividends	18,954 75
All other receipts, street bonds, etc.	2,129 78	Advances, personal accounts	29,638 37
Total receipts	\$386,418 06	Salaries	3,350 00
		Taxes	3,851 03
		Other expenses	2,048 28
		All other disbursements, real estate, etc.	38,972 58
		Balance, cash in office and bank	1,729 71
		Total disbursements	\$386,418 06

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 33. PASADENA.

## CALIFORNIA SECURITY-LOAN CORPORATION.

(Incorporated March 22, 1909.)

W. S. STREETER, Secretary.

H. C. HOTALING, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 174.

No. of shares, 1,075.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$396,936 38	Guarantee stock, capital----	\$25,000 00
Cash in office and bank-----	30,611 46	Guarantee stock, surplus----	11,000 00
Furniture and fixtures-----	500 00	Investment certificates, principal -----	370,439 63
		Investment certificates, dividends -----	2,362 99
		Reserve and undivided profits	2,515 84
		Loans due and incomplete----	16,409 82
		Sundry ledger accounts-----	319 56
Total assets -----	\$428,047 84	Total liabilities -----	\$428,047 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$64,031 92	Loans on mortgages and shares -----	\$221,202 80
Investment certificates -----	399,086 19	Dividends on guarantee stock	2,500 00
Interest -----	32,600 46	Investment certificates, principal -----	355,614 74
Loans repaid -----	153,633 15	Investment certificates, dividends -----	21,554 88
Advances repaid, personal accounts -----	7,799 46	Advances, personal accounts--	20,578 05
All other receipts, commissions -----	3,704 85	Salaries -----	4,175 00
Total receipts -----	\$660,856 03	Taxes -----	226 30
		Other expenses -----	4,331 05
		All other disbursements-----	61 75
		Balance, cash in office and bank -----	30,611 46
		Total disbursements -----	\$660,856 03

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 34. PASADENA.

LOS ANGELES COUNTY MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated February 16, 1899.)

E. D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 446.

No. of shares, 6,018.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$129,770 00	Installment shares, dues -----	\$56,603 48
Arrearages, on interest -----	989 61	Installment shares, profits -----	27,139 89
Cash in office and bank -----	1,300 43	Paid-up and prepaid shares, capital -----	28,725 00
Furniture and fixtures -----	250 00	Paid-up and prepaid shares, dividends -----	52 50
Advances, personal accounts -----	148 72	Overdrafts and bills payable -----	11,000 00
		Reserve and undivided profits -----	8,937 60
		Sundry ledger accounts -----	29
Total assets -----	\$132,458 76	Total liabilities -----	\$132,458 76

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report -----	\$4,197 87	Overdrafts and bills payable -----	\$5,000 00
Installment shares, dues -----	40,786 21	Loans on mortgages and shares -----	22,578 75
Paid-up and prepaid shares, dues -----	8,600 00	Interest paid -----	235 73
Interest -----	12,294 79	Dues repaid, installment shares -----	50,470 04
Fees -----	19 25	Profits repaid, installment shares -----	6,416 84
Loans repaid -----	10,848 00	Paid-up and prepaid shares, capital -----	2,850 00
Overdrafts and bills payable -----	16,000 00	Paid-up and prepaid shares, dividends -----	1,231 80
Advances repaid, personal accounts -----	4 70	Salaries -----	1,584 00
All other receipts -----	231 16	Taxes -----	247 47
		Other expenses -----	1,035 35
		All other disbursements -----	31 57
		Balance, cash in office and bank -----	1,300 43
Total receipts -----	\$92,981 98	Total disbursements -----	\$92,981 98

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 35. PASADENA.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated July 18, 1892.)

F. E. WARRINER, Secretary.

R. H. PINNEY, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 545. No. of shares, 3,686.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$332,339 53	Guarantee stock, capital----	\$21,500 00
Arrearages—		Guarantee stock, surplus----	1,612 50
On interest ---- \$2,862 65		Installment shares, dues-----	53,409 13
On fines ----- 194 15		Installment shares, profits----	17,779 23
	3,056 80	Paid-up and prepaid shares, capital -----	9,200 00
Cash in office and bank-----	7,880 25	Paid-up and prepaid shares, dividends -----	3,445 46
Furniture and fixtures-----	500 00	Investment certificates, principal -----	170,551 64
Advances, personal accounts--	244 47	Investment certificates, dividends -----	4,869 56
		Overdrafts and bills payable--	15,500 00
		Reserve and undivided profits	35,574 44
		Loans due and incomplete----	10,014 99
		Sundry ledger accounts-----	564 10
Total assets -----	\$344,021 05	Total liabilities -----	\$344,021 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,549 86	Overdrafts and bills payable--	\$49,500 00
Guarantee stock -----	6,500 00	Loans on mortgages and shares -----	101,157 92
Installment shares, dues-----	17,903 97	Interest paid -----	1,158 00
Investment certificates -----	109,146 94	Dividends on guarantee stock	2,625 00
Interest -----	27,290 02	Dues repaid, installment shares -----	28,527 49
Premiums -----	763 00	Profits repaid, installment shares -----	6,949 85
Fines -----	242 08	Paid-up and prepaid shares, capital -----	2,250 00
Loans repaid -----	61,348 96	Paid-up and prepaid shares, dividends -----	2,674 72
Overdrafts and bills payable--	40,000 00	Investment certificates, principal -----	64,554 26
Advances repaid, personal accounts -----	1,962 65	Investment certificates, dividends -----	7,106 08
All other receipts-----	636 84	Advances, personal accounts--	2,101 92
		Salaries -----	3,115 00
		Other expenses and taxes----	4,261 08
		All other disbursements----	482 75
		Balance, cash in office and bank -----	7,880 25
Total receipts -----	\$284,344 32	Total disbursements -----	\$284,344 32

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-law.

## No. 36. PASO ROBLES.

PASO ROBLES MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated September 2, 1905.)

M. R. VAN WORMER, Secretary.

A. MONTEITH, President.

Fiscal year ended August 31, 1913.

No. of series, 11.

No. of members and investors, 63.

No. of shares, 231.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$29,660 72	Installment shares, dues -----	\$14,902 20
Arrearages, on shares -----	6 85	Installment shares, profits ---	4,153 76
Cash in office and bank -----	712 74	Paid-up and prepaid shares, capital -----	1,600 00
Furniture and fixtures -----	156 53	Investment certificates, principal -----	8,575 00
		Advance payments -----	30 55
		Reserve and undivided profits	1,275 35
Total assets -----	\$30,536 86	Total liabilities -----	\$30,536 86

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report -----	\$2,110 79	Loans on mortgages and shares -----	\$9,912 41
Installment shares, dues -----	2,888 70	Interest paid -----	10 55
Paid-up and prepaid shares, dues -----	100 00	Dues repaid, installment shares -----	611 35
Investment certificates -----	2,400 00	Profits repaid, installment shares -----	93 24
Interest -----	2,840 78	Paid-up and prepaid shares, capital -----	500 00
Fines -----	26 40	Paid-up and prepaid shares, dividends -----	107 96
Fees -----	4 20	Investment certificates, principal -----	1,400 00
Loans repaid -----	3,763 79	Investment certificates, dividends -----	311 75
		Salaries -----	250 40
		Taxes -----	40 06
		Other expenses -----	120 10
		All other disbursements -----	64 10
		Balance, cash in office and bank -----	712 74
Total receipts -----	\$14,134 66	Total disbursements -----	\$14,134 66

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1 -----	96	\$96 00	\$130 33	\$128 62
3 -----	81	81 00	105 42	101 79
4 -----	75	75 00	95 92	92 79
8 -----	60	60 00	73 24	70 60
10 -----	51	51 00	60 33	58 00
14 -----	33	33 00	36 04	35 28
16 -----	24	24 00	25 73	25 30
17 -----	12	12 00	12 39	12 29

## No. 37. PETALUMA.

## PETALUMA MUTUAL LOAN ASSOCIATION.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1913.

No. of series, 12.

No. of members and investors, 111.

No. of shares, 806.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$37,750 00	Installment shares, dues-----	\$36,252 00
Arrearages—		Installment shares, profits---	6,035 47
On shares -----	\$127 50	Advance payments -----	23 00
On interest -----	129 50	Reserve and undivided profits	759 75
On fines -----	12 30	Loans due and incomplete---	375 00
	269 30		
Cash in office and bank-----	4,205 97		
Real estate -----	1,089 95		
Furniture and fixtures-----	30 00		
All other assets-----	100 00		
Total assets -----	\$43,445 22	Total liabilities -----	\$43,445 22

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,836 35	Overdrafts and bills payable..	\$12,125 00
Installment shares, dues----	10,130 50	Loans on mortgages and shares -----	2,370 00
Investment certificates -----	2,769 48	Interest paid -----	393 23
Fines -----	35 15	Dues repaid, installment shares -----	11,012 00
Loans repaid -----	8,937 00	Profits repaid, installment shares -----	2,553 06
Overdrafts and bills payable..	6,675 00	Salaries -----	420 00
		Taxes and other expenses---	214 27
		All other disbursements, real estate -----	1,089 95
		Balance, cash in office and bank -----	4,205 97
Total receipts -----	\$34,383 48	Total disbursements -----	\$34,383 48

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$158 00	\$158 00
17-----	108	108 00	138 33	138 33
18-----	96	96 00	119 65	119 05
19-----	84	84 00	101 88	100 99
20-----	72	72 00	84 91	83 94
21-----	60	60 00	68 69	67 82
22-----	48	48 00	53 36	52 56
23-----	36	36 00	38 90	38 32
24-----	24	24 00	25 25	24 94
25-----	12	12 00	12 29	12 20



## No. 38. PLEASANTON.

## PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1891.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 25, 1914.

No. of series, 20.

No. of members and investors, 63.

No. of shares, 432.

Assets.		Liabilities.	
Loans on mortgages and shares	\$31,700 00	Installment shares, dues	\$25,086 00
Cash in office and bank	1,617 77	Installment shares, profits	6,612 90
		Reserve and undivided profits	1,618 87
Total assets	\$33,317 77	Total liabilities	\$33,317 77

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,943 77	Loans on mortgages and shares	\$6,550 00
Installment shares, dues	5,675 00	Interest paid	26 00
Interest	2,471 95	Dues repaid, installment shares	11,207 00
Fees	28 60	Profits repaid, installment shares	3,439 75
Loans repaid	11,900 00	Salaries	202 60
Advances repaid, personal accounts	\$1 50	Taxes	57 00
All other receipts	1 30	Other expenses	2 00
		Balance, cash in office and bank	1,617 77
Total receipts	\$23,102 12	Total disbursements	\$23,102 12

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$165 50	
20	108	108 00	143 80	
22	96	96 00	123 50	
24	84	84 00	104 50	
28	60	60 00	70 05	
30	48	48 00	54 35	
32	36	36 00	39 40	
34	24	24 00	25 45	
36	12	12 00	12 35	

Dues, plus  
90 per cent  
of profits.

## No. 39. POMONA.

## HOME-BUILDERS LOAN ASSOCIATION.

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President

Fiscal year ended March 31, 1914.

No. of series, none. No. of members and investors, 543. No. of shares, 2,781.

Assets.		Liabilities.	
Loans on mortgages and shares	\$340,086 12	Guarantee stock, capital	\$97,400 00
Cash in office and bank	17,421 08	Guarantee stock, surplus	5,350 00
Real estate, office building	15,100 00	Installment shares, dues	33,630 50
Furniture and fixtures	980 69	Installment shares, profits	7,716 28
Advances, personal accounts	702 46	Guarantee capital, dividends unpaid	5,863 28
		Investment certificates, principal	194,495 32
		Investment certificates, dividends	2,792 35
		Overdrafts and bills payable	10,000 00
		Loans due and incomplete	14,597 13
		Sundry ledger accounts	2,319 01
		All other liabilities	126 48
Total assets	\$374,290 35	Total liabilities	\$374,290 35

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,970 23	Overdrafts and bills payable	\$20,000 00
Guarantee stock	900 00	Loans on mortgages and shares	89,982 89
Installment shares, dues	10,801 00	Interest paid	803 89
Investment certificates	92,305 12	Dividends on guarantee stock	9,731 12
Interest	32,302 37	Dues repaid, installment shares	2,873 50
Premiums, guarantee capital stock	60 00	Profits repaid, installment shares	398 00
Fines	281 63	Investment certificates, principal	77,566 40
Fees	1,841 90	Investment certificates, dividends	11,187 02
Loans repaid	77,583 30	Advances, personal accounts	5,015 91
Overdrafts and bills payable	10,000 00	Salaries	3,760 00
Advances repaid, personal accounts	6,709 58	Taxes	593 76
All other receipts	1,448 25	Other expenses	1,793 39
		All other disbursements	1,076 42
		Balance, cash in office and bank	17,421 08
Total receipts	\$242,203 38	Total disbursements	\$242,203 38

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 and 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 40. POMONA.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, Vice-President.

Fiscal year ended December 31, 1913.

No. of series, 21.

No. of members and investors, 915. No. of shares, 12,266.

Assets.		Liabilities.	
Loans on mortgages and shares	\$562,641 58	Installment shares, dues	\$166,059 00
Arrearages—		Installment shares, profits	37,074 53
On shares	\$1,613 00	Paid-up and prepaid shares, capital	371,200 00
On interest	1,611 55	Paid-up and prepaid shares, dividends	10,323 85
On premium	65 10	Advance payments	278 50
On fines	152 80	Reserve and undivided profits	9,550 58
	3,442 45	Loans due and incomplete	3,700 00
Cash in office and bank	7,136 52	Sundry ledger accounts	1,876 95
Real estate, office building	24,442 86		
Furniture and fixtures	2,400 00		
Total assets	\$600,063 41	Total liabilities	\$600,063 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$24,224 36	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	50,816 50	Loans on mortgages and shares	135,460 74
Paid-up and prepaid shares, dues	177,900 00	Interest paid	31 52
Interest	37,880 20	Dues repaid, installment shares	34,611 50
Premiums	836 25	Profits repaid, installment shares	11,060 60
Fines	309 31	Paid-up and prepaid shares, capital	142,900 00
Fees	231 50	Paid-up and prepaid shares, dividends	19,369 57
Loans repaid	73,051 16	Salaries	3,331 31
All other receipts, rents, etc.	3,611 00	Taxes	2,530 09
Total receipts	\$368,860 28	Other expenses	1,766 33
		All other disbursements	662 10
		Balance, cash in office and bank	7,136 52
		Total disbursements	\$368,860 28

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23	120	\$60 00	\$86 62	\$86 62
25	108	54 00	74 86	72 86
27	96	48 00	63 84	61 84
29	84	42 00	53 84	51 87
31	72	36 00	44 48	43 11
33	60	30 00	35 77	34 84
35	48	24 00	27 65	27 04
37	36	18 00	20 02	19 67
39	24	12 00	12 88	12 73
41	12	6 00	6 22	6 18

## No. 41. PORTERVILLE.

PORTERVILLE MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated September 29, 1905.)

C. O. PREMO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1913.

No. of series, none.

No. of members and investors, 137.

No. of shares, 2,564.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$73,600 00	Installment shares, dues -----	\$54,011 50
Arrearages, on interest -----	798 30	Installment shares, profits -----	19,522 22
Cash in office and bank -----	531 38	Reserve and undivided profits -----	1,295 96
		Loans due and incomplete -----	100 00
Total assets -----	\$74,929 68	Total liabilities -----	\$74,929 68

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report -----	\$476 18	Overdrafts and bills payable -----	\$16,260 00
Installment shares, dues -----	11,292 50	Loans on mortgages and shares -----	21,000 00
Interest -----	7,179 01	Interest paid -----	272 60
Fees -----	39 25	Dues repaid, installment shares -----	10,408 50
Loans repaid -----	16,683 48	Profits repaid, installment shares -----	2,335 72
Overdrafts and bills payable -----	16,260 00	Advances, personal accounts -----	18 00
Advances repaid, personal accounts -----	18 00	Salaries -----	360 00
		Taxes -----	721 57
		Other expenses -----	40 65
		Balance, cash in office and bank -----	531 38
Total receipts -----	\$51,948 42	Total disbursements -----	\$51,948 42

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 42. REDLANDS.

## HOME INVESTMENT ASSOCIATION.

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 668.

No. of shares, 3,487.

Assets.		Liabilities.	
Loans on mortgages and shares	\$470,840 09	Guarantee stock, capital	\$100,000 00
Cash in office and bank	7,221 16	Installment shares, dues	23,905 46
Real estate	3,347 96	Installment shares, profits	4,604 12
Furniture and fixtures	1,291 75	Paid-up and prepaid shares, capital	124,586 00
Advances, personal accounts	619 59	Paid-up and prepaid shares, dividends	3,583 27
		Investment certificates, principal	193,867 52
		Investment certificates, dividends	4,631 04
		Reserve and undivided profits	23,867 58
		Loans due and incomplete	3,498 99
		Sundry ledger accounts	776 57
Total assets	\$483,320 55	Total liabilities	\$483,320 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$12,404 21	Loans on mortgages and shares	\$165,568 82
Guarantee stock	100 00	Dividends on guarantee stock	9,740 62
Installment shares, dues	10,480 75	Dues repaid, installment shares	18,722 82
Paid-up and prepaid shares, dues	27,900 00	Profits repaid, installment shares	2,887 22
Investment certificates	215,313 86	Paid-up and prepaid shares, capital	6,100 00
Interest	45,575 45	Paid-up and prepaid shares, dividends	7,402 56
Premiums	100 00	Investment certificates, principal	214,947 81
Fines	210 75	Investment certificates, dividends	11,687 16
Fees	1,684 50	Advances, personal accounts	805 55
Loans repaid	134,965 95	Salaries	3,089 00
Advances repaid, personal accounts	427 35	Taxes	461 29
All other receipts, real estate, etc.	3,614 69	Other expenses	3,140 24
		All other disbursements	1,003 26
		Balance, cash in office and bank	7,221 16
Total receipts	\$452,777 51	Total disbursements	\$452,777 51

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 43. REDWOOD CITY.

## SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 8, 1890.)

GEO. W. LOVIE, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1914.

No. of series, 42.

No. of members and investors, 524.

No. of shares, 3,988.

Assets.		Liabilities.	
Loans—On mortgages, \$1.-		Installment shares, dues-----	\$219,376 80
200.00; on definite contract,		Installment shares, profits----	71,712 80
\$313,000.42; on shares,		Investment certificates, prin-	
\$20,485.00; on contract		cipal -----	51,800 00
sales, \$1,880.19 -----	\$336,565 61	Advance payments -----	367 78
Arrearages—		Overdrafts and bills payable--	4,271 62
On shares -----	\$400 60	Reserve and undivided profits	9,612 16
On interest -----	4,588 82	Loans due and incomplete----	2,963 16
On premium -----	81 45		
	5,070 87		
Cash in office-----	111 15		
Real estate, owned-----	15,687 04		
Furniture and fixtures-----	600 00		
Advances, ledger accounts---	1,919 30		
Other assets -----	150 35		
Total assets -----	\$360,104 32	Total liabilities -----	\$360,104 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,968 37	Loans on mortgages and	
Installment shares, dues----	42,550 60	shares -----	\$110,472 43
Investment certificates -----	16,300 00	Interest paid -----	40 09
Interest -----	28,228 78	Dues repaid, installment	
Premiums and rents-----	359 11	shares -----	38,113 60
Fines -----	231 87	Profits repaid, installment	
Fees -----	99 25	shares -----	20,211 39
Loans repaid -----	95,390 11	Investment certificates, prin-	
Overdrafts and bills payable--	4,271 62	cipal -----	14,100 00
Advances repaid, personal ac-		Investment certificates, divi-	
counts -----	1,367 68	dends -----	2,409 44
All other receipts, real estate		Advances, personal accounts--	2,258 23
sold, etc. -----	1,400 50	Salaries -----	2,907 00
		Taxes -----	628 91
		Other expenses -----	446 60
		All other disbursements, real	
		estate, etc. -----	5,469 05
		Balance, cash in office and	
		bank -----	111 15
Total receipts -----	\$197,167 89	Total disbursements -----	\$197,167 89

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
47-----	120	\$120 00	\$181 59	\$173 03
51-----	108	108 00	156 40	149 91
55-----	96	96 00	133 09	128 32
59-----	84	84 00	112 10	108 17
63-----	72	72 00	91 64	89 34
67-----	60	60 00	73 21	71 78
71-----	48	48 00	56 20	55 37
75-----	36	36 00	40 49	39 46
79-----	24	24 00	25 90	25 52
83-----	12	12 00	12 36	12 26

## No. 44. RIVERSIDE.

RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated April 5, 1901.)

M. S. BOWMAN, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1914.

No. of series, none.

No. of members and investors, 198.

No. of shares, 2,778.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$33,522 14
	\$135,950 00	Installment shares, profits	8,777 90
Cash in office and bank	14,935 28	Paid-up and prepaid shares, capital	100,000 00
Advances, personal accounts	91 12	Paid-up and prepaid shares, dividends	3,982 37
		Reserve and undivided profits	4,493 99
		Sundry ledger accounts	200 00
Total assets	\$150,976 40	Total liabilities	\$150,976 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,307 55	Loans on mortgages and shares	\$28,331 55
Installment shares, dues	32,399 72	Dues repaid, installment shares	28,943 37
Paid-up and prepaid shares, dues	11,300 00	Profits repaid, installment shares	2,255 37
Interest	13,086 55	Paid-up and prepaid shares, capital	12,700 00
Loans repaid	28,200 00	Paid-up and prepaid shares, dividends	4,015 62
Advance repaid, personal accounts	200 00	Advances, personal accounts	91 12
		Salaries	1,863 97
		Taxes	210 89
		Other expenses	59 90
		All other disbursements	86 75
		Balance, cash in office and bank	14,935 28
Total receipts	\$93,493 82	Total disbursements	\$93,493 82

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 45. SACRAMENTO.

## SACRAMENTO BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 28, 1914.

No. of series, none.

No. of members and investors, 357.

No. of shares, 4,523.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$293,895 00	Installment shares, dues -----	\$137,884 00
Arrearages, on interest -----	877 13	Installment shares, profits -----	26,636 02
Cash in office and bank -----	19,678 54	Paid-up and prepaid shares, capital -----	113,300 00
Furniture and fixtures -----	315 50	Paid-up and prepaid shares, dividends -----	2,922 80
		Advance payments -----	132 90
		Reserve and undivided profits -----	33,890 45
Total assets -----	\$314,766 17	Total liabilities -----	\$314,766 17

## \*Receipts for Eighteen Months.

Balance from last report -----	\$29,250 79
Installment shares, dues -----	85,158 00
Paid-up and prepaid shares, dues -----	71,200 00
Interest -----	25,981 07
Loans repaid -----	65,885 00
Overdrafts and bills payable -----	11,000 00
All other receipts -----	158 00

Total receipts ----- \$288,632 86

## \*Disbursements for Eighteen Months.

Overdrafts and bills payable -----	\$11,000 00
Loans on mortgages and shares -----	101,135 00
Interest paid -----	155 35
Dues repaid, installment shares -----	94,661 00
Profits repaid, installment shares -----	21,915 07
Paid-up and prepaid shares, capital -----	30,100 00
Paid-up and prepaid shares, dividends -----	5,745 88.
Salaries -----	2,650 50
Taxes -----	244 44
Other expenses -----	1,347 08
Balance, cash in office and bank -----	19,678 54

Total disbursements ----- \$288,632 86

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

\*End of fiscal year changed from August 31 to February 28.



## No. 46. SAN BERNARDINO.

## SANTA FE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1913.

No. of series, 11.

No. of members and investors, 1,474. No. of shares, 12,121.

Assets.		Liabilities.	
Loans on mortgages and shares	\$935,639 18	Installment shares, dues	\$503,194 00
Arrearages—		Installment shares, profits	155,864 88
On shares	\$2,754 00	Paid-up and prepaid shares, capital	121,800 00
On interest	3,424 30	Investment certificates, principal	161,664 00
On fines	177 60	Investment certificates, dividends	850 00
	6,355 90	Reserve and undivided profits	11,791 23
Cash in office and bank	7,167 70	Loans due and incomplete	5,962 45
Real estate	11,463 78		
Furniture and fixtures	500 00		
Total assets	\$961,126 56	Total liabilities	\$961,126 56

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$131,162 00	Overdrafts and bills payable	\$4,409 20
Paid-up and prepaid shares, dues	\$67,600 00	Loans on mortgages and shares	271,725 15
Investment certificates	43,964 00	Interest paid	150 00
Interest	70,744 03	Dues repaid, installment shares	67,981 00
Fines and fees	425 75	Profits repaid, installment shares	36,239 10
Loans repaid	146,280 52	Paid-up and prepaid shares, capital	35,650 00
All other receipts, real estate, etc.	2,785 95	Paid-up and prepaid shares, dividends	5,377 40
		Investment certificates, principal	4,150 00
		Investment certificates, dividends	8,916 05
		Salaries	2,923 00
		Taxes	1,206 48
		Other expenses	1,162 85
		All other disbursements, real estate, etc.	15,904 32
		Balance, cash in office and bank	7,167 70
Total receipts	\$462,962 25	Total disbursements	\$462,962 25

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14	120	\$120 00	\$193 23	\$193 23
15	108	108 00	165 41	165 41
16	96	96 00	139 14	137 75
17	84	84 00	116 61	113 35
18	72	72 00	95 25	90 60
19	60	60 00	75 69	70 95
20	48	48 00	57 78	53 86
21	36	36 00	41 37	38 60
22	24	24 00	26 35	25 15
23	12	12 00	12 60	12 30

## No. 47. SAN DIEGO.

## SAN DIEGO BUILDING AND LOAN ASSOCIATION.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

W. R. ROGERS, President.

Fiscal year ended June 30, 1914.

No. of series, 22.

No. of members and investors, 463.

No. of shares, 4,068.

Assets.		Liabilities.	
Loans—On mortgages, \$296,-		Installment shares, dues-----	\$159,294 00
500; on shares, \$5,300-----	\$301,800 00	Installment shares, profits----	39,239 64
Arrearages—		Investment certificates, prin-	
On shares -----	\$423 00	cipal -----	\$7,300 00
On interest -----	477 80	Investment certificates, divi-	
	900 80	dends -----	2,891 11
Cash in bank-----	6,066 76	Advance payments -----	675 10
Real estate, owned-----	1,929 29	Overdrafts and bills payable--	12,000 00
Furniture and fixtures-----	375 00	Reserve and undivided profits	9,000 00
Advances, ledger accounts---	28 00	All other liabilities, tax re-	
		serve -----	700 00
Total assets -----	\$311,099 85	Total liabilities -----	\$311,099 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,624 63	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues-----	39,996 00	Loans on mortgages and	
Investment certificates -----	22,700 00	shares -----	65,325 00
Interest -----	22,594 85	Interest paid -----	729 95
Fines -----	80 05	Dues repaid, installment	
Fees -----	51 10	shares -----	39,785 00
Loans repaid -----	65,500 00	Profits repaid, installment	
Overdrafts and bills payable--	4,000 00	shares -----	11,800 76
All other receipts-----	30 00	Investment certificates, prin-	
		cipal -----	21,700 00
		Investment certificates, divi-	
		dends -----	4,403 75
		Advances, personal accounts--	28 00
		Salaries -----	1,800 00
		Taxes -----	1,958 62
		Other expenses -----	512 68
		All other disbursements-----	466 11
		Balance, cash in office and	
		bank -----	6,066 76
Total receipts -----	\$156,576 63	Total disbursements -----	\$156,576 63

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21-----	120	\$120 00	\$169 71	\$149 80
23-----	108	108 00	147 38	132 12
25-----	96	96 00	126 50	115 04
27-----	84	84 00	106 93	98 56
29-----	72	72 00	88 50	82 68
31-----	60	60 00	71 20	67 40
32-----	48	48 00	54 98	52 72
35-----	36	36 00	39 81	38 64
37-----	24	24 00	25 63	25 16
39-----	12	12 00	12 38	12 28

## No. 48. SAN DIEGO.

## SILVER GATE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 22, 1890.)

H. A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1914.

No. of series, 22.

No. of members and investors, 293.

No. of shares, 3,120.

Assets.		Liabilities.	
Loans—On mortgages, \$203,-		Installment shares, dues-----	\$179,832 00
600.00; on shares, \$28,-		Installment shares, profits----	48,437 73
624.30 -----	\$232,224 30	Investment certificates, prin-	
Cash in office and bank-----	20,110 10	cipal -----	22,650 00
		Reserve and undivided profits	1,152 77
		Loans due and incomplete----	261 90
Total assets -----	\$252,334 40	Total liabilities -----	\$252,334 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,179 61	Overdrafts and bills payable_	\$10,000 00
Installment shares, dues----	40,701 00	Loans on mortgages and	
Investment certificates -----	10,200 00	shares -----	25,896 30
Interest -----	19,370 25	Interest paid -----	1,785 05
Fees -----	24 30	Dues repaid, installment	
Loans repaid -----	49,680 00	shares -----	43,377 00
Overdrafts and bills payable_	5,000 00	Profits repaid, installment	
		shares -----	12,189 55
		Investment certificates, prin-	
		cipal -----	12,800 00
		Salaries -----	908 60
		Taxes -----	4,828 67
		Other expenses -----	259 89
		Balance, cash in office and	
		bank -----	20,110 10
Total receipts -----	\$132,155 16	Total disbursements -----	\$132,155 16

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$169 87	\$150 00
21-----	108	108 00	147 49	134 55
23-----	96	96 00	126 15	115 20
25-----	84	84 00	106 38	98 70
27-----	72	72 00	88 00	82 80
29-----	60	60 00	70 61	67 50
31-----	48	48 00	54 79	52 80
33-----	36	36 00	39 73	38 70
35-----	24	24 00	25 60	25 20
37-----	12	12 00	12 39	12 30

## No. 49. SAN FRANCISCO.

## ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 31, 1891.)

EMIL GUNZBURGER, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 9, 1914.

No. of series, 9.

No. of members and investors, 61.

No. of shares, 315.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$45,950 00	Installment shares, dues ----	\$15,348 00
Arrearages—		Installment shares, profits---	4,227 28
On shares -----	\$1,416 00	Advance payments -----	49 25
On interest ----	1,469 50	Overdrafts and bills payable--	19,005 00
On premium ---	624 10	Reserve and undivided profits	14,636 93
	3,509 60	Sundry ledger accounts-----	155 47
Cash in office and bank-----	1,248 53		
Real estate -----	1,925 56		
Advances, personal accounts--	788 24		
Total assets -----	\$53,421 93	Total liabilities -----	\$53,421 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$3,766 00	Overdrafts and bills payable--	\$14,144 52
Interest -----	2,655 20	Loans on mortgages and shares -----	2,450 00
Premiums -----	1,128 00	Interest paid -----	760 76
Fees -----	3 20	Dues repaid, installment shares -----	5,800 25
Loans repaid -----	10,450 00	Profits repaid, installment shares -----	2,165 73
Overdrafts and bills payable--	10,500 00	Advances, personal account--	313 23
Advances repaid, personal accounts -----	376 85	Salaries -----	1,280 00
All other receipts-----	49 25	Taxes -----	572 90
		Other expenses -----	192 58
		Balance, cash in office and bank -----	1,248 53
Total receipts -----	\$28,928 50	Total disbursements -----	\$28,928 50

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14-----	120	\$120 00	\$183 63	\$167 72
15-----	108	108 00	158 52	143 36
16-----	96	96 00	135 01	121 35
17-----	84	84 00	113 16	101 49
19-----	60	60 00	74 18	67 09
20-----	48	48 00	56 85	52 42
21-----	36	36 00	40 84	38 42
22-----	24	24 00	26 11	25 05
23-----	12	12 00	12 52	12 26



## No. 50. SAN FRANCISCO.

## BAY CITY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 9, 1889.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended May 25, 1914.

No. of series, 10.

No. of members and investors, 67.

No. of shares, 410.

Assets.		Liabilities.	
Loans—On mortgages, \$54,-		Installment shares, dues-----	\$22,488 00
950.00; on shares, \$650.00:		Installment shares, profits---	8,538 67
on contract sales, \$4,297.59	\$59,897 59	Advance payments -----	117 65
Arrearages—		Overdrafts and bills payable_	19,330 00
On shares -----	\$1,046 00	Reserve and undivided profits	19,000 17
On interest -----	929 45	Sundry ledger accounts-----	101 23
On premium ---	421 70		
	2,397 15		
Cash in bank-----	1,234 23		
Real estate, owned-----	5,498 44		
Advances, ledger accounts---	548 31		
Total assets -----	\$69,575 72	Total liabilities -----	\$69,575 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$5,101 00	Overdrafts and bills payable_	\$9,117 09
Interest -----	3,721 25	Loans on mortgages and	
Premiums -----	1,576 10	shares -----	16,500 00
Fees -----	9 10	Interest paid -----	796 96
Loans repaid -----	9,664 84	Dues repaid, installment	
Overdrafts and bills payable_	12,825 00	shares -----	2,124 50
Advances repaid, personal ac-		Profits repaid, installment	
counts -----	139 00	shares -----	332 03
All other receipts-----	162 10	Advances, personal accounts_	136 34
		Salaries -----	1,332 50
		Taxes -----	574 75
		Other expenses -----	198 31
		All other disbursements, real	
		estate -----	851 68
		Balance, cash in office and	
		bank -----	1,234 23
Total receipts -----	\$33,198 39	Total disbursements -----	\$33,198 39

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$188 64	\$171 48
17-----	108	108 00	162 52	146 16
18-----	96	96 00	138 15	123 39
19-----	84	84 00	115 50	102 90
20-----	72	72 00	94 58	84 41
21-----	60	60 00	75 32	67 66
22-----	48	48 00	57 55	52 77
23-----	36	36 00	41 25	38 63
24-----	24	24 00	26 30	25 15
25-----	12	12 00	12 58	12 29

## No. 51. SAN FRANCISCO.

## BAY VIEW BUILDING AND LOAN ASSOCIATION.

(Incorporated November 18, 1911.)

H. E. RAHLMANN, Secretary.

JAMES ALLAN, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 37.

No. of shares, 293.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$5,205 75	Installment shares, dues ----	\$3,438 90
Cash in office and bank ----	369 27	Installment shares, profits ----	142 44
Real estate, office building ---	447 91	Paid-up and prepaid shares, capital -----	2,300 00
		Paid-up and prepaid shares, dividends -----	127 33
		Reserve and undivided profits	14 26
Total assets -----	\$6,022 93	Total liabilities -----	\$6,022 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$837 07	Loans on mortgages and shares -----	\$2,600 00
Installment shares, dues ----	1,721 00	Dues repaid, installment shares -----	850 00
Paid-up and prepaid shares, dues -----	100 00	Profits repaid, installment shares -----	1 08
Interest -----	382 02	Taxes -----	20 10
Fees -----	7 00	Other expenses -----	144 92
Loans repaid -----	937 28	Balance, cash in office and bank -----	369 27
All other receipts -----	1 00		
Total receipts -----	\$3,985 37	Total disbursements -----	\$3,985 57

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year,  $2\frac{3}{4}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 52. SAN FRANCISCO.

**CALIFORNIA HOME BUILDING-LOAN COMPANY.**

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1914.

No. of series, none. No. of members and investors, 500. No. of shares, 1,754.

Assets.		Liabilities.	
Loans—On definite contract,		Guarantee stock, capital----	\$37,500 00
\$550,559.19; on shares,		Guarantee stock, surplus----	2,740 00
\$13,375.00; on contract		Installment shares, dues----	24,998 50
sales, \$28,616.06 -----	\$592,550 85	Installment shares, profits----	5,360 10
Arrearages, on fines-----	447 60	Paid-up and prepaid shares,	
Cash in office and bank-----	12,311 37	capital -----	50,350 00
Real estate, owned-----	16,728 86	Paid-up and prepaid shares,	
Furniture and fixtures-----	1,947 05	dividends -----	7,697 67
Advances, ledger accounts----	4,500 35	Investment certificates, principal -----	454,650 86
		Investment certificates, dividends -----	11,406 41
		Overdrafts and bills payable-----	18,000 00
		Reserve and undivided profits-----	5,969 65
		Loans due and incomplete----	8,156 15
		All other liabilities-----	1,656 74
Total assets -----	\$628,486 08	Total liabilities -----	\$628,486 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,684 05	Overdrafts and bills payable-----	\$35,000 00
Guarantee stock -----	12,500 00	Loans on mortgages and shares -----	182,392 83
Installment shares, dues-----	7,086 70	Interest paid -----	10,209 68
Paid-up and prepaid shares, dues -----	7,210 68	Dividends on guarantee stock-----	2,979 15
Investment certificates -----	195,029 60	Dues repaid, installment shares -----	15,624 20
Interest -----	56,224 54	Profits repaid, installment shares -----	8,386 50
Premiums -----	2,766 75	Paid-up and prepaid shares, capital -----	6,500 00
Fines -----	265 67	Paid-up and prepaid shares, dividends -----	3,407 12
Fees -----	48 03	Investment certificates, principal -----	178,156 41
Loans repaid -----	158,268 84	Investment certificates, dividends -----	12,908 36
Overdrafts and bills payable-----	42,000 00	Advances, personal accounts-----	14,906 77
Advances repaid, personal accounts -----	16,534 40	Salaries -----	9,270 00
All other receipts, real estate sold, etc. -----	11,262 65	Taxes -----	3,600 97
		Other expenses -----	8,147 79
		All other disbursements, real estate, etc. -----	18,680 85
		Balance, cash in office and bank -----	12,311 37
Total receipts -----	\$521,882 00	Total disbursements -----	\$521,882 00

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus three fourths of profits.

## No. 53. SAN FRANCISCO.

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND  
BUILDING ASSOCIATION.

(Incorporated March 26, 1887.)

W. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1914.

No. of series, 15.

No. of members and investors, 81.

No. of shares, 956.

Assets.		Liabilities.	
Loans—On mortgages, \$28,-		Installment shares, dues_____	\$22,787 00
150.00; on definite con-		Installment shares, profits---	4,081 43
tract, \$20,204.81 -----	\$48,354 81	Advance payments -----	30 00
Arrearages—		Overdrafts and bills payable_	12,600 00
On shares -----	\$25 00	Reserve and undivided profits	7,040 54
On interest -----	497 75	Loans due and incomplete---	3,400 00
	522 75	All other liabilities-----	207 52
Cash in bank-----	895 85		
Real estate, owned-----	80 00		
Advances, ledger accounts---	293 08		
Total assets -----	\$50,146 49	Total liabilities -----	\$50,146 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,110 40	Overdrafts and bills payable_	\$17,439 50
Installment shares, dues-----	8,295 15	Loans on mortgages and	
Interest -----	3,119 78	shares -----	16,950 00
Fines -----	40 51	Interest paid -----	626 65
Fees -----	53 00	Dues repaid, installment	
Loans repaid -----	11,423 10	shares -----	5,365 15
Overdrafts and bills payable_	20,039 50	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	1,151 33
counts -----	127 28	Advances, personal accounts_	173 93
		Salaries -----	1,110 00
		Taxes -----	382 96
		Other expenses -----	113 35
		Balance, cash in office and	
		bank -----	895 85
Total receipts -----	\$44,208 72	Total disbursements -----	\$44,208 72

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35-----	120	\$120 00	\$174 18	
40-----	90	90 00	118 61	
42-----	72	72 00	90 05	Dues, plus profits, as per by-laws
46-----	48	48 00	55 82	
49-----	36	36 00	40 31	
51-----	24	24 00	25 79	
55-----	12	12 00	12 39	



## No. 54. SAN FRANCISCO.

## CITIZENS' BUILDING AND LOAN ASSOCIATION.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 16, 1914.

No. of series, 46.

No. of members and investors, 900.

No. of shares, 8,207.

Assets.		Liabilities.	
Loans on mortgages and shares	\$491,803 59	Installment shares, dues	\$317,688 10
Arrearages—		Installment shares, profits	81,300 50
On shares	\$759 50	Advance payments	1,141 80
On interest	2,551 51	Overdrafts and bills payable	74,895 51
On fines and fees	1,091 06	Reserve and undivided profits	21,867 38
	4,402 07	Loans due and incomplete	20,610 93
Cash in office and bank	4,756 53	All other liabilities, tax re-	
Real estate	15,761 65	serve	1,016 36
Furniture and fixtures	400 00		
Advances, personal accounts	1,287 83		
All other assets	108 91		
Total assets	\$518,520 58	Total liabilities	\$518,520 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,032 77	Overdrafts and bills payable	\$67,094 60
Installment shares, dues	69,597 30	Loans on mortgages and shares	160,063 01
Interest	35,449 35	Interest paid	234 28
Fines	470 10	Dues repaid, installment shares	46,505 75
Fees	563 65	Profits repaid, installment shares	12,604 12
Loans repaid	150,312 19	Advances, personal accounts	3,454 46
Overdrafts and bills payable	40,746 27	Salaries	3,998 85
Advances repaid, personal accounts	2,691 88	Taxes	1,616 06
All other receipts, real estate, etc.	1,813 73	Other expenses	2,012 14
		All other disbursements, real estate, etc.	2,337 44
		Balance, cash in office and bank	4,756 53
Total receipts	\$304,677 24	Total disbursements	\$304,677 24

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
76	120	\$120 00	\$165 17	\$153 72
80	108	108 00	143 94	134 62
84	96	96 00	123 53	116 61
88	84	84 00	104 43	98 66
92	72	72 00	88 65	82 98
96	60	60 00	69 82	67 37
100	48	48 00	54 54	52 90
104	36	36 00	39 77	38 82
108	24	24 00	25 72	25 29
112	12	12 00	12 48	12 35

## No. 55. SAN FRANCISCO.

## EMPIRE BUILDING AND LOAN ASSOCIATION.

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1913.

No. of series, 19.

No. of members and investors, 53.

No. of shares, 663.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$61,359 55	Installment shares, dues -----	\$31,237 00
Arrearages, on interest -----	270 00	Installment shares, profits -----	5,893 38
Cash in office and bank -----	11 72	Advance payments -----	20 00
Advances, personal accounts -----	76 15	Overdrafts and bills payable -----	13,702 91
		Reserve and undivided profits -----	5,819 37
		All other liabilities, fire loss, etc. -----	5,044 76
Total assets -----	\$61,717 42	Total liabilities -----	\$61,717 42

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues -----	\$5,988 65	Overdrafts and bills payable -----	\$22,302 30
Interest -----	4,598 23	Loans on mortgages and shares -----	1,830 92
Fines -----	14 46	Interest paid -----	1,127 34
Fees -----	8 90	Dues repaid, installment shares -----	3,512 91
Loans repaid -----	945 00	Profits repaid, installment shares -----	250 27
Overdrafts and bills payable -----	14,402 91	Advances, personal accounts -----	51 00
Advances repaid, personal accounts -----	15 00	Salaries -----	1,017 50
All other receipts, fire loss, etc. -----	5,079 22	Taxes -----	705 24
		Other expenses -----	243 17
		Balance, cash in office and bank -----	11 72
Total receipts -----	\$31,052 37	Total disbursements -----	\$31,052 37

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15 -----	120	\$120 00	\$167 19	
16 -----	108	108 00	146 25	
17 -----	98	98 00	126 26	
18 -----	84	84 00	107 20	
19 -----	72	72 00	89 08	
20 -----	60	60 00	71 89	
21 -----	48	48 00	55 64	
24 -----	36	36 00	40 33	
28 -----	24	24 00	25 95	
32 -----	12	12 00	12 47	

Dues, plus profits, as per by-laws.

## No. 56. SAN FRANCISCO.

## EUREKA BUILDING AND LOAN ASSOCIATION.

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

GEO. FREDRICKS, President.

Fiscal year ended October 31, 1913.

No. of series, 11.

No. of members and investors, 37.

No. of shares, 464.

Assets.		Liabilities.	
Loans on mortgages and shares	\$26,700 43	Installment shares, dues	\$20,025 60
Arrearages—		Installment shares, profits	5,412 01
On shares	\$51 90	Advance payments	22 97
On interest	486 00	Overdrafts and bills payable	3,800 00
	537 99	Reserve and undivided profits	4,431 19
Cash in office and bank	6,490 80	All other liabilities	57 00
Advances, personal accounts	1 55		
Total assets	\$33,748 77	Total liabilities	\$33,748 77

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,023 63	Overdrafts and bills payable	\$5,500 00
Installment shares, dues	3,786 80	Loans on mortgages and shares	6,442 67
Interest	2,621 25	Interest paid	390 21
Fines	108 24	Dues repaid, installment shares	2,183 50
Fees	10 40	Profits repaid, installment shares	625 70
Loans repaid	11,919 16	Advances, personal accounts	280 25
Advances repaid, personal accounts	444 20	Salaries	744 00
All other receipts	126 01	Taxes	262 15
		Other expenses	111 41
		Balance, cash in office and bank	6,490 80
Total receipts	\$23,039 66	Total disbursements	\$23,039 69

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26	120	\$120 00	\$160 30	
28	108	108 00	139 03	
30	96	96 00	119 61	
34	60	60 00	69 12	Dues, plus dividends, as per by-laws.
36	48	48 00	53 77	
38	36	36 00	39 23	
39	24	24 00	25 44	
40	12	12 00	12 30	

## No. 57. SAN FRANCISCO.

## FAIRMOUNT LOAN ASSOCIATION.

(Incorporated March 2, 1891.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended April 30, 1914.

No. of series, 9.

No. of members and investors, 19.

No. of shares, 80.

Assets.		Liabilities.	
Loans—On mortgages, \$6,250 ; on shares, \$1,000 ; on con- tract sales, \$1,361.09-----	\$8,611 09	Installment shares, dues-----	\$4,553 25
Arrearages—		Installment shares, profits----	1,439 78
On shares -----	\$433 50	Reserve and undivided profits	617 70
On interest -----	112 10	Sundry ledger accounts, ma- tured shares -----	2,895 35
On premium ----	31 90		
	577 50		
Cash in office-----	181 99		
Advances, ledger accounts---	95 50		
Other assets -----	40 00		
Total assets -----	\$9,506 08	Total liabilities -----	\$9,506 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$529 60	Interest paid -----	\$7 60
Installment shares, dues-----	946 00	Dues repaid, installment shares -----	3,914 00
Interest -----	555 60	Profits repaid, installment shares -----	1,791 00
Premiums -----	105 50	Advances, personal accounts--	2,499 00
Loans repaid -----	6,300 00	Salaries -----	600 00
All other receipts, real estate sold, etc. -----	771 05	Taxes -----	149 66
		Other expenses -----	64 50
		Balance, cash in office and bank -----	181 99
Total receipts -----	\$9,207 75	Total disbursements -----	\$9,207 75

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27-----	119	\$119 00	\$172 09	\$172 00
29-----	107	107 00	148 87	148 87
31-----	95	95 00	127 29	127 29
35-----	71	71 00	88 74	88 74
38-----	53	53 00	62 80	62 80
40-----	29	29 00	31 72	31 72
42-----	11	11 00	11 36	11 36



## No. 58. SAN FRANCISCO.

## FIDELITY BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1887.)

WM. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1914.

No. of series, 30.

No. of members and investors, 144.

No. of shares, 1,825.

Assets.		Liabilities.	
Loans—On mortgages, \$100,-		Installment shares, dues-----	\$75,340 00
700.00; on definite contract,		Installment shares, profits---	16,001 78
\$29,978.32; on shares, \$2,-		Advance payments -----	16 13
550.00; on contract sales,		Overdrafts and bills payable_	36,250 00
\$11,116.44 -----	\$144,344 76	Reserve and undivided profits	22,095 32
Arrearages—		All other liabilities, taxes, etc.	780 65
On shares -----	\$135 00		
On interest -----	5,033 52		
On premium ----	10 00		
	5,178 52		
Cash in bank-----	898 12		
Advances, ledger accounts---	62 48		
Total assets -----	\$150,483 88	Total liabilities -----	\$150,483 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18 65	Overdrafts and bills payable_	\$22,445 15
Installment shares, dues-----	15,965 30	Loans on mortgages and	
Interest -----	11,014 21	shares -----	23,755 00
Premiums -----	110 00	Interest paid -----	3,061 55
Fines -----	229 16	Dues repaid, installment	
Fees -----	53 10	shares -----	5,210 00
Loans repaid -----	14,850 46	Profits repaid, installment	
Overdrafts and bills payable_	8,550 00	shares -----	562 58
Advances repaid, personal ac-		Advances, personal accounts_	788 92
counts -----	1,021 03	Salaries -----	1,670 00
All other receipts, real estate		Taxes -----	1,513 67
sold, etc. -----	8,571 85	Other expenses -----	185 75
		All other disbursements-----	293 02
		Balance, cash in office and	
		bank -----	898 12
Total receipts -----	\$60,383 76	Total disbursements -----	\$60,383 76

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26-----	120	\$120 00	\$178 08	
28-----	108	108 00	155 08	
30-----	96	96 00	133 24	
32-----	84	84 00	112 56	
34-----	72	72 00	93 02	
36-----	60	60 00	74 64	
39-----	48	48 00	57 40	
43-----	36	36 00	41 32	
47-----	24	24 00	26 40	
51-----	12	12 00	12 57	
				Dues, plus profits, as per by-laws.

## No. 59. SAN FRANCISCO.

## FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 251.

No. of shares, 3,281.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$186,641 69	Installment shares, dues. ....	\$95,606 95
Arrearages, on interest. ....	1,000 54	Installment shares, profits. ....	13,580 70
Cash in office and bank. ....	4,467 91	Paid-up and prepaid shares, capital -----	40,400 00
Furniture and fixtures. ....	500 00	Paid-up and prepaid shares, dividends -----	1,007 95
Advances, personal accounts. ....	108 90	Advance payments -----	77 24
		Overdrafts and bills payable. ....	37,000 00
		Reserve and undivided profits	3,725 41
		Loans due and incomplete. ....	1,000 00
		All other liabilities. ....	320 79
Total assets -----	\$192,719 04	Total liabilities -----	\$192,719 04

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report. ....	\$4,449 32	Overdrafts and bills payable. ....	\$11,000 00
Installment shares, dues. ....	33,106 48	Loans on mortgages and shares -----	54,775 87
Paid-up and prepaid shares, dues -----	6,900 00	Interest paid -----	2,295 71
Interest -----	14,091 87	Dues repaid, installment shares -----	28,865 40
Fines -----	22 40	Profits repaid, installment shares -----	2,903 54
Loans repaid -----	51,406 02	Paid-up and prepaid shares, capital -----	22,700 00
Overdrafts and bills payable. ....	23,000 00	Paid-up and prepaid shares, dividends -----	2,769 62
Advances repaid, personal accounts -----	1,693 40	Advances, personal accounts. ....	1,521 75
All other receipts. ....	238 75	Salaries -----	1,921 00
		Taxes -----	267 95
		Other expenses -----	1,254 39
		All other disbursements. ....	165 10
		Balance, cash in office and bank -----	4,467 91
Total receipts -----	\$134,908 24	Total disbursements -----	\$134,908 24

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 60. SAN FRANCISCO.

## GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1914.

No. of series, 15.

No. of members and investors, 155.

No. of shares, 3,312.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$129,932 43	Installment shares, dues----	\$28,138 50
Arrearages—		Installment shares, profits----	6,314 32
On shares -----	\$1,400 50	Paid-up and prepaid shares, capital -----	62,900 00
On interest -----	582 68	Paid-up and prepaid shares, dividends -----	2,494 90
Cash in office and bank-----	7,218 39	Advance payments -----	1,133 00
Advances, personal accounts--	40 00	Overdrafts and bills payable--	15,500 00
		Reserve and undivided profits	12,461 10
		Loans due and incomplete----	8,104 54
		All other liabilities, tax reserve -----	2,127 64
Total assets -----	\$139,174 00	Total liabilities -----	\$139,174 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$6,545 20	Overdrafts and bills payable--	\$20,476 79
Paid-up and prepaid shares, dues -----	4,000 00	Loans on mortgages and shares -----	67,403 63
Interest -----	9,710 71	Interest paid -----	522 95
Premiums, bonus -----	580 53	Dues repaid, installment shares -----	3,020 00
Fines -----	78 29	Profits repaid, installment shares -----	1,050 90
Fees -----	32 55	Paid-up and prepaid shares, dividends -----	4,822 00
Loans repaid -----	46,588 96	Advances, personal accounts--	460 62
Overdrafts and bills payable--	35,450 00	Salaries -----	1,415 00
Advances repaid, personal accounts -----	384 32	Taxes -----	754 16
All other receipts-----	4,059 85	Other expenses -----	285 97
		Balance, cash in office and bank -----	7,218 39
Total receipts -----	\$107,430 41	Total disbursements -----	\$107,430 41

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
30-----	90	\$45 00	\$60 37	\$56 75
31-----	84	42 00	55 39	52 07
33-----	72	36 00	45 82	43 07
34-----	66	33 00	41 21	38 74
37-----	48	24 00	28 26	26 57
39-----	36	18 00	20 35	19 54
41-----	24	12 00	13 03	12 77

## No. 61. SAN FRANCISCO.

## HOME MUTUAL DEPOSIT LOAN COMPANY.

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 177.

No. of shares, 642.

Assets.		Liabilities.	
Loans on mortgages and shares	\$245,224 71	Guarantee stock, capital	\$25,000 00
Arrearages, on interest	1,595 62	Guarantee stock, surplus, dividend unpaid	2,500 00
Cash in office and bank	4,138 64	Installment shares, dues	36,241 61
Real estate	353 83	Installment shares, profits	12,288 30
Furniture and fixtures	50 00	Paid-up and prepaid shares, capital	45,700 00
Advances, personal accounts	462 07	Paid-up and prepaid shares, dividends	1,695 10
		Investment certificates, principal	88,602 68
		Overdrafts and bills payable	17,250 00
		Reserve and undivided profits	19,336 73
		Loans due and incomplete	2,214 02
		Sundry ledger accounts	996 43
Total assets	\$251,824 87	Total liabilities	\$251,824 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$216 65	Overdrafts and bills payable	\$31,951 34
Installment shares, dues	5,337 05	Loans on mortgages and shares	66,189 05
Investment certificates	59,318 86	Interest paid	778 21
Interest	19,542 57	Dividends on guarantee stock	5,000 00
Fines	176 65	Dues repaid, installment shares	8,079 00
Loans repaid	63,527 33	Profits repaid, installment shares	1,673 75
Overdrafts and bills payable	44,500 00	Paid-up and prepaid shares, capital	8,100 00
Advances repaid, personal accounts	3,871 68	Paid-up and prepaid shares, dividends	2,244 85
All other receipts, real estate, etc.	6,858 35	Investment certificates, principal	63,425 02
		Investment certificates, dividends	2,721 72
		Advances, personal accounts	4,205 79
		Salaries	2,422 50
		Taxes	482 29
		Other expenses	1,936 98
		Balance, cash in office and bank	4,138 64
Total receipts	\$203,349 14	Total dividends	\$203,349 14

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.



## No. 62. SAN FRANCISCO.

## MECHANICS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 6, 1891.)

WM. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1913.

No. of series, 22.

No. of members and investors, 128.

No. of shares, 997.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$42,226 00
Arrearages, on interest	\$92,729 60	Installment shares, profits	9,663 33
Cash in office and bank	536 70	Advance payments	77 58
Advances, personal accounts	763 04	Overdrafts and bills payable	35,750 00
	44 90	Reserve and undivided profits	5,933 41
		All other liabilities	423 92
Total assets	\$94,074 24	Total liabilities	\$94,074 24

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$7,296 70	Overdrafts and bills payable	\$9,002 92
Interest	5,766 90	Loans on mortgages and shares	25,106 80
Fines	3 96	Interest paid	1,692 43
Fees	22 70	Dividends on guarantee stock	10,180 00
Loans repaid	19,812 97	Dues repaid, installment shares	662 91
Overdrafts and bills payable	13,000 00	Advances, personal accounts	232 41
Advances repaid, personal accounts	244 81	Salaries	1,122 00
All other receipts	3,785 29	Taxes	850 13
		Other expenses	320 69
		Balance, cash in office and bank	763 04
Total receipts	\$49,933 33	Total disbursements	\$9,933 33

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
22	120	\$120 00	\$167 19	
26	96	96 00	126 26	
27	84	84 00	107 20	
29	72	72 00	89 08	
31	60	60 00	71 89	
36	36	36 00	40 32	
40	24	24 00	25 95	
44	12	12 00	12 46	

Dues, plus  
profits, as  
per by-  
laws.

## No. 63. SAN FRANCISCO.

## MISSION HOME AND LOAN ASSOCIATION.

(Incorporated March 17, 1899.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended March 31, 1914.

No. of series, 5.

No. of members and investors, 17.

No. of shares, 55.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$8,233 84	Installment shares, dues-----	\$2,985 00
Arrearages—		Installment shares, profits---	704 79
On shares -----	\$109 25	Paid-up and matured shares, capital -----	10,116 05
On interest -----	69 40	Overdrafts and bills payable--	257 31
On premium ----	18 45	Reserve and undivided profits	1,034 59
	197 10		
Real estate -----	5,900 00		
Advances, personal accounts--	766 80		
Total assets -----	\$15,097 74	Total liabilities -----	\$15,097 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$151 47	Loans on mortgages and shares -----	\$869 00
Installment shares, dues-----	707 00	Interest paid -----	46 90
Interest -----	1,010 92	Dues repaid, installment shares -----	1,863 00
Premiums -----	224 35	Profits repaid, installment shares -----	344 13
Fines -----	39 10	Paid-up and matured shares, capital -----	4,875 46
Fees -----	3 00	Advances, personal accounts--	32 00
Loans repaid -----	2,400 00	Salaries -----	145 00
Overdrafts and bills payable--	257 31	Taxes -----	226 30
Advances repaid, personal accounts -----	49 98	Other expenses -----	92 25
All other receipts, real estate	5,096 91	All other disbursements, real estate, etc. -----	1,446 00
Total receipts -----	\$9,940 04	Total disbursements -----	\$9,940 04

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27-----	126	\$126 00	\$160 03	\$160 03
28-----	120	120 00	150 16	150 16
30-----	108	108 00	131 30	131 30
33-----	90	90 00	105 29	105 29
43-----	6	6 00	6 10	6 10

## No. 64. SAN FRANCISCO.

## OCCIDENTAL LOAN ASSOCIATION.

(Incorporated August 23, 1885.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended September 2, 1913.

No. of series, 10.

No. of members and investors, 70.

No. of shares 651.

Assets.		Liabilities.	
Loans on mortgages and shares	\$74,565 38	Installment shares, dues	\$40,680 00
Arrearages—		Installment shares, profits	15,574 09
On shares	\$2,119 00	Advance payments	5 00
On interest	1,783 80	Overdrafts and bills payable	14,050 00
On premium	497 40	Reserve and undivided profits	16,497 03
	4,400 20		
Cash in office and bank	2,445 41		
Advances, personal accounts	5,395 13		
Total assets	\$86,806 12	Total liabilities	\$86,806 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5 00	Overdrafts and bills payable	\$12,588 10
Installment shares, dues	8,266 00	Loans on mortgages and shares	15,000 00
Interest	5,242 85	Interest paid	971 54
Premiums	1,983 80	Dues repaid, installment shares	3,634 00
Fees	7 90	Profits repaid, installment shares	918 97
Loans repaid	17,100 13	Advances, personal accounts	1,291 53
Overdrafts and bills payable	5,500 00	Salaries	1,605 00
Advances repaid, personal accounts	1,330 01	Taxes	1,001 78
All other receipts	179 55	Other expenses	176 91
		Balance, cash in office and bank	2,445 41
Total receipts	\$39,633 24	Total disbursements	\$39,633 24

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$191 25	\$173 43
20	108	108 00	164 34	147 43
21	96	96 00	139 17	124 06
22	84	84 00	115 87	103 12
23	72	72 00	94 47	84 35
24	60	60 00	75 00	67 50
25	48	48 00	57 32	52 66
26	36	36 00	41 15	38 56
27	24	24 00	26 29	25 14
28	12	12 00	12 58	12 29

## No. 65. SAN FRANCISCO.

## PACIFIC LOAN ASSOCIATION.

(Incorporated December 8, 1884.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended December 3, 1913.

No. of series, 10.

No. of members and investors, 42.

No. of shares, 338.

Assets.		Liabilities.	
Loans on mortgages and shares	\$38,197 43	Installment shares, dues	\$28,620 00
Arrearages—		Installment shares, profits	8,866 83
On shares	\$1,256 00	Advance payments	15 00
On interest	404 00	Overdrafts and bills payable	2,150 00
On premium	240 15	Reserve and undivided profits	8,982 98
	1,900 15	All other liabilities	23 25
Cash in office and bank	796 96		
Real estate	7,694 52		
Advances, personal accounts	69 00		
Total assets	\$48,658 06	Total liabilities	\$48,658 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$915 98	Loans on mortgages and shares	\$12,232 31
Installment shares, dues	3,859 00	Interest paid	106 50
Interest	2,596 90	Dues repaid, installment shares	3,178 00
Premiums	606 30	Profits repaid, installment shares	1,081 39
Fees	4 20	Salaries	1,345 00
Loans repaid	11,219 00	Taxes	235 99
All other receipts	15 00	Other expenses	184 73
		All other disbursements	55 50
		Balance, cash in office and bank	796 96
Total receipts	\$19,216 38	Total disbursements	\$19,216 38

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$161 66	\$151 25
20	108	108 00	146 63	135 04
21	96	96 00	125 06	114 88
22	84	84 00	105 00	96 60
23	72	72 00	86 50	79 77
24	60	60 00	69 43	64 71
25	48	48 00	53 71	50 85
27	24	24 00	25 52	24 76
28	12	12 00	12 39	12 20



## No. 66. SAN FRANCISCO.

## PACIFIC STATES SAVINGS AND LOAN COMPANY.

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

F. REIS, JR., President.

Fiscal year ended December 31, 1913.

No. of series, 48. No. of members and investors, 1,733. No. of shares, 6,729.

Assets.		Liabilities.	
Loans on mortgages and shares	\$983,340 58	Installment shares, dues	\$108,495 90
Arrearages—		Installment shares, profits	40,991 42
On shares and certificates	\$3,002 40	Paid-up and prepaid shares, capital	217,950 00
On interest	3,946 13	Paid-up and prepaid shares, dividends	76,875 76
	6,948 53	Investment certificates, principal	449,969 61
Cash in office and bank	47,293 26	Investment certificates, dividends	43,217 33
Real estate	68,951 66	Advance payments	5,475 50
Furniture and fixtures	1,000 00	Reserve and undivided profits	148,779 25
Advances, personal accounts	2,191 89	Loans due and incomplete	7,350 48
All other assets	530 65	Sundry ledger accounts	4,784 00
		All other liabilities, expense fund	6,367 32
Total assets	\$1,110,256 57	Total liabilities	\$1,110,256 57
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$54,756 78	Overdrafts and bills payable	\$29,000 00
Installment shares, dues	17,240 05	Loans on mortgages and shares	423,639 02
Investment certificates	238,527 01	Interest and discount paid	861 59
Interest	103,398 82	Dues repaid, installment shares	55,531 60
Fines, etc.	2,460 65	Profits repaid, installment shares	30,449 60
Loans repaid	378,230 55	Paid-up and prepaid shares, capital	760 00
Overdrafts and bills payable	29,000 00	Paid-up and prepaid shares, dividends	11,712 45
Advances repaid, personal accounts	11,612 37	Investment certificates, principal	187,227 88
All other receipts, real estate, etc.	62,028 93	Investment certificates, dividends	12,190 36
		Advances, personal accounts	10,538 69
		Salaries	14,006 50
		Taxes	3,660 53
		Other expenses	11,960 36
		All other disbursements, real estate, etc.	58,423 32
		Balance, cash in office and bank	47,293 26
Total receipts	\$897,255 16	Total disbursements	\$897,255 16

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
Class "C." Dues 60 cents per month.	118	\$70 80	\$100 85	
	108	64 80	89 46	\$83 29
	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
	72	43 20	53 43	50 87
Certificates. Dues. 60 cents per month.	84	50 40	64 64	61 08
	72	43 20	53 43	50 87
	60	36 00	42 95	41 21
	48	28 80	33 16	32 07
	36	21 60	24 01	23 41
	24	14 40	15 46	15 12
	12	7 20	7 47	7 38

## No. 67. SAN FRANCISCO.

## PROGRESS MUTUAL LOAN ASSOCIATION.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1913.

No. of series, 10.

No. of members and investors, 158.

No. of shares, 1,307.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$77,583 10	Installment shares, dues ----	\$46,522 80
Arrearages—		Installment shares, profits ----	10,995 78
On shares -----	\$3 10	Paid-up and prepaid shares, capital -----	4,000 00
On interest -----	12 13	Overdrafts and bills payable—	13,500 00
	15 23	Reserve and undivided profits	2,716 49
Cash in office and bank -----	17 24		
Advances, personal accounts—	59 50		
All other assets -----	60 00		
Total assets -----	\$77,735 07	Total liabilities -----	\$77,735 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$9,850 20	Overdrafts and bills payable—	\$37,039 63
Interest -----	6,275 23	Loans on mortgages and shares -----	22,100 00
Fines -----	29 22	Interest paid -----	1,114 29
Fees -----	28 10	Dues repaid, installment shares -----	1,396 10
Loans repaid -----	21,259 68	Profits repaid, installment shares -----	99 97
Overdrafts and bills payable—	26,500 00	Advances, personal accounts—	101 25
Advances repaid, personal accounts -----	82 00	Salaries -----	1,331 00
		Taxes -----	387 75
		Other expenses -----	425 25
		All other disbursements -----	11 95
		Balance, cash in office and bank -----	17 24
Total receipts -----	\$64,024 43	Total disbursements -----	\$64,024 43

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
9 -----	132	\$132 00	\$188 03	\$186 50
11 -----	108	108 00	143 03	139 60
12 -----	96	96 00	122 86	119 05
13 -----	84	84 00	104 27	100 15
14 -----	72	72 00	86 89	83 75
15 -----	60	60 00	70 31	67 50
16 -----	48	48 00	54 53	52 80
17 -----	36	36 00	39 64	38 70
18 -----	24	24 00	25 58	25 20
19 -----	12	12 00	12 39	12 00

## No. 68. SAN FRANCISCO.

## PROVIDENT MUTUAL LOAN ASSOCIATION.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1913.

No. of series, 12.

No. of members and investors, 240.

No. of shares, 2,962.

Assets.		Liabilities.	
Loans on mortgages and shares	\$185,002 44	Installment shares, dues	\$110,184 00
Arrearages, on shares	120 00	Installment shares, profits	26,437 24
Cash in office and bank	698 93	Paid-up and prepaid shares, capital	1,600 00
Furniture and fixtures	275 00	Overdrafts and bills payable	40,400 00
Advances, personal accounts	416 65	Reserve and undivided profits	5,305 78
		Loans due and incomplete	1,811 00
		All other liabilities, tax reserve	775 00
Total assets	\$186,513 02	Total liabilities	\$186,513 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$23,117 90	Overdrafts and bills payable	\$63,112 29
Interest	15,187 87	Loans on mortgages and shares	41,864 00
Fines	35 93	Interest paid	2,944 72
Fees	53 45	Dues repaid, installment shares	11,581 10
Loans repaid	35,003 69	Profits repaid, installment shares	2,978 78
Overdrafts and bills payable	54,800 00	Paid-up and prepaid shares, capital	400 00
Advances repaid, personal accounts	450 00	Advances, personal accounts	733 40
		Salaries	2,357 50
		Taxes	1,295 67
		Other expenses	612 50
		All other disbursements	69 95
		Balance, cash in office and bank	698 93
Total receipts	\$128,648 84	Total disbursements	\$128,648 84

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$166 60	\$165 00
20	108	108 00	144 53	142 00
21	96	96 00	124 00	121 00
22	84	84 00	105 03	101 60
23	72	72 00	87 31	83 75
24	60	60 00	70 55	67 50
25	48	48 00	54 71	52 80
26	36	36 00	39 76	38 70
27	24	24 00	25 70	25 20
28	12	12 00	12 44	12 00

## No. 69. SAN FRANCISCO.

## UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended May 12, 1914.

No. of series, 9.

No. of members and investors, 43.

No. of shares, 216.

Assets.		Liabilities.	
Loans—On mortgages, \$26,-		Installment shares, dues-----	\$9,708 00
500.00; on contract sales,		Installment shares, profits----	2,806 58
\$962.94 -----	\$27,462 94	Advance payments -----	34 05
Arrearages—		Overdrafts and bills payable--	10,225 00
On shares -----	\$252 00	Reserve and undivided profits	11,735 43
On interest -----	251 00	Sundry ledger accounts-----	37 93
On premium -----	107 00		
	610 00		
Cash in bank-----	819 34		
Real estate, owned-----	2,223 02		
Advances, ledger accounts---	3,431 69		
Total assets -----	\$34,546 99	Total liabilities -----	\$34,546 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,108 15	Loans on mortgages and	
Installment shares, dues-----	2,868 00	shares -----	\$12,300 00
Interest -----	2,372 62	Interest paid -----	568 81
Premiums -----	835 60	Dues repaid, installment	
Fees -----	5 40	shares -----	2,041 00
Loans repaid -----	4,300 00	Profits repaid, installment	
Overdrafts and bills payable--	3,225 00	shares -----	357 06
Advances repaid, personal ac-		Advances, personal accounts--	90 20
counts -----	1,200 40	Salaries -----	1,320 00
		Taxes -----	247 91
		Other expenses -----	165 00
		All other disbursements-----	5 85
		Balance, cash in office and	
		bank -----	819 34
Total receipts -----	\$17,915 17	Total disbursements -----	\$17,915 17

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	108	\$108 00	\$160 63	\$144 84
26-----	96	96 00	136 72	122 36
27-----	84	84 00	114 47	102 28
28-----	72	72 00	93 86	84 02
29-----	60	60 00	74 78	67 39
30-----	48	48 00	57 18	52 59
31-----	36	36 00	41 03	38 51
32-----	24	24 00	26 22	25 11
33-----	12	12 00	12 58	12 29



## No. 70. SAN FRANCISCO.

## WESTERN LOAN ASSOCIATION.

(Incorporated November 12, 1886.)

E. GUNZBURGER, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 17, 1913.

No. of series, 10.

No. of members and investors, 98.

No. of shares, 794.

Assets.		Liabilities.	
Loans on mortgages and shares	\$81,382 50	Installment shares, dues	\$50,904 00
Arrearages—		Installment shares, profits	20,580 13
On shares	\$4,415 00	Advance payments	170 95
On interest	4,807 50	Overdrafts and bills payable	11,000 00
On premium	1,272 75	Reserve and undivided profits	12,104 58
	10,495 25	Sundry ledger accounts	198 00
Cash in office and bank	2,749 91		
Advances, personal accounts	330 00		
Total assets	\$94,957 66	Total liabilities	\$94,957 66

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$9,330 00	Overdrafts and bills payable	\$13,210 43
Interest	5,569 46	Loans on mortgages and shares	17,776 80
Premiums	1,686 45	Interest paid	861 26
Fees	11 70	Dues repaid, installment shares	3,766 20
Loans repaid	16,987 06	Profits repaid, installment shares	691 94
Overdrafts and bills payable	7,000 00	Advances, personal accounts	100 00
Advances repaid, personal accounts	1,243 57	Salaries	1,685 00
All other receipts	170 95	Taxes	891 48
		Other expenses	266 17
		Balance, cash in office and bank	2,749 91
Total receipts	\$41,999 19	Total disbursements	\$41,999 19

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$191 45	\$173 55
19	108	108 00	164 63	147 64
20	96	96 00	139 70	124 40
21	84	84 00	116 61	103 56
22	72	72 00	95 24	84 78
23	60	60 00	75 50	67 75
24	48	48 00	57 49	52 74
25	36	36 00	41 11	38 55
26	24	24 00	26 18	25 09
27	12	12 00	12 52	12 26

## No. 71. SAN JOSE.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 12, 1889.)

SEYMOUR MONTGOMERY, Secretary.

CHAS. B. WING, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 1,179.

No. of shares, 2,707.

Assets.		Liabilities.	
Loans on mortgages and shares	\$622,449 15	Installment shares, dues	\$287,324 66
Cash in office and bank	40,887 03	Installment shares, profits	40,569 75
Real estate	18,574 49	Paid-up and prepaid shares, capital	315,617 36
Furniture and fixtures	350 00	Paid-up and prepaid shares, dividends	12,827 33
		Reserve and undivided profits	16,408 49
		Loans due and incomplete	9,330 58
		Sundry ledger accounts	182 50
Total assets	\$682,260 67	Total liabilities	\$682,260 67

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,244 93	Overdrafts and bills payable	\$77,500 00
Installment shares, dues	132,337 03	Loans on mortgages and shares	100,784 50
Paid-up and prepaid shares, dues	68,240 00	Interest paid	1,091 15
Interest	45,896 31	Dues repaid, installment shares	139,136 11
Loans repaid	148,981 27	Profits repaid, installment shares	4,530 06
Overdrafts and bills payable	67,500 00	Paid-up and prepaid shares, capital	70,077 80
All other receipts	942 22	Paid-up and prepaid shares, dividends	23,459 76
		Salaries	6,124 60
		Taxes	1,854 65
		Other expenses	1,110 88
		All other disbursements	585 22
		Balance, cash in office and bank	40,887 03
Total receipts	\$467,141 76	Total disbursements	\$467,141 76

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues, plus 95 per cent of profits.

## No. 72. SAN JOSE.

## NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

LOUIS SONNIKSEN, Vice-President.

Fiscal year ended April 7, 1914.

No. of series, none.

No. of members and investors, 270.

No. of shares, 4,126.

Assets.		Liabilities.	
Loans, on definite contract	\$211,258 49	Installment shares, dues	\$142,751 26
Arrearages, on interest	684 64	Installment shares, profits	20,636 18
Cash in office and bank	3,767 32	Paid-up and prepaid shares,	
Furniture and fixtures	450 00	capital	44,800 00
		Reserve and undivided profits	3,477 08
		Loans due and incomplete	4,244 82
		Sundry ledger accounts	251 11
Total assets	\$216,160 45	Total liabilities	\$216,160 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,891 57	Overdrafts and bills payable	\$8,500 00
Installment shares, dues	51,487 83	Loans on mortgages and	
Paid-up and prepaid shares,		shares	91,046 97
dues	18,900 00	Interest paid	27 59
Interest	13,986 90	Dues repaid, installment	
Loans repaid	56,709 44	shares	30,922 51
Overdrafts and bills payable	8,500 00	Profits repaid, installment	
Advances repaid, personal ac-		shares	3,416 43
counts	319 11	Paid-up and prepaid shares,	
All other receipts, real estate	3,750 00	capital	12,700 00
		Paid-up and prepaid shares,	
		dividends	3,114 95
		Advances, personal accounts	148 23
		Salaries	1,546 50
		Taxes	318 15
		Other expenses	339 57
		All other disbursements, real	
		estate	3,696 63
		Balance, cash in office and	
		bank	3,767 32
Total receipts	\$159,544 85	Total disbursements	\$159,544 85

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 73. SAN JOSE.

## SAN JOSE BUILDING AND LOAN ASSOCIATION.

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 463.

No. of shares, 8,160.

Assets.		Liabilities.	
Loans on mortgages and shares	\$299,334 50	Installment shares, dues	\$230,398 91
Arrearages—		Installment shares, profits	23,633 82
On interest	\$1,643 90	Paid-up and prepaid shares, capital	7,300 00
On fines	100 00	Investment certificates, principal	27,125 00
	1,743 90	Overdrafts and bills payable	9,500 00
Cash in office and bank	5,672 51	Reserve and undivided profits	6,782 03
Real estate	2,000 00	Loans due and incomplete	4,304 89
Advances, personal accounts	183 45	Sundry ledger accounts	15 00
All other assets	125 29		
Total assets	\$309,059 65	Total liabilities	\$309,059 65

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,854 51	Overdrafts and bills payable	\$43,500 00
Installment shares, dues	134,283 55	Loans on mortgages and shares	75,973 00
Paid-up and prepaid shares, dues	2,000 00	Interest paid	1,406 73
Investment certificates	13,525 00	Dues repaid, installment shares	106,896 73
Interest	21,903 70	Profits repaid, installment shares	9,499 20
Fines	176 65	Paid-up and prepaid shares, capital	3,100 00
Loans repaid	62,438 40	Paid-up and prepaid shares, dividends	344 25
Overdrafts and bills payable	28,500 00	Investment certificates, principal	14,931 30
Advances repaid, personal accounts	2,116 90	Investment certificates, dividends	1,247 99
All other receipts, real estate sold	10,724 12	Advances, personal accounts	1,905 81
		Salaries	2,560 00
		Taxes	546 50
		Other expenses	1,033 14
		All other disbursements	12,905 67
		Balance, cash in office and bank	5,672 51
Total receipts	\$281,522 83	Total disbursements	\$281,522 83

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 74. SAN LUIS OBISPO.

## SAN LUIS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1914.

No. of series, 12.

No. of members and investors, 276.

No. of shares, 2,211.

Assets.	
Loans on mortgages and shares -----	\$146,722 50
Arrearages—	
On shares -----	\$95 00
On interest -----	154 47
On fines -----	26 55
	276 02
Cash in office and bank -----	2,883 81
Total assets -----	\$149,882 33

Liabilities.	
Installment shares, dues -----	\$107,010 00
Installment shares, profits -----	23,890 65
Paid-up and matured shares, capital -----	12,000 00
Paid-up and matured shares, dividends -----	363 89
Advance payments -----	2,241 30
Reserve and undivided profits -----	2,606 99
Loans due and incomplete ---	1,769 50
Total liabilities -----	\$149,882 33

Receipts for Fiscal Year.	
Balance from last report -----	\$2,178 49
Installment shares, dues -----	29,336 00
Interest -----	13,255 75
Fines -----	163 87
Fees -----	61 57
Loans repaid -----	26,045 00
Overdrafts and bills payable -----	4,000 00
Advances repaid, personal accounts -----	51 76
Total receipts -----	\$75,092 44

Disbursements for Fiscal Year.	
Overdrafts and bills payable -----	\$4,000 00
Loans on mortgages and shares -----	29,130 50
Interest paid -----	53 08
Dues repaid, installment shares -----	20,686 00
Profits repaid, installment shares -----	6,983 31
Paid-up and matured shares, capital -----	5,040 00
Paid-up and matured shares, dividends -----	2,277 80
Advances, personal accounts -----	51 76
Salaries -----	1,589 48
Taxes -----	2,178 55
Other expenses -----	218 15
Balance, cash in office and bank -----	2,883 81
Total disbursements -----	\$75,092 44

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15 -----	120	\$120 00	\$191 19	\$187 63
16 -----	108	108 00	143 90	139 41
17 -----	96	96 00	123 73	118 18
18 -----	84	84 00	104 76	99 05
19 -----	72	72 00	87 13	81 84
20 -----	60	60 00	70 39	65 98
21 -----	48	48 00	54 47	51 23
22 -----	36	36 00	39 50	37 75
23 -----	24	24 00	25 55	24 77
24 -----	12	12 00	12 45	12 23

## No. 75. SAN MATEO.

## SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 2, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1913.

No. of series, 41.

No. of members and investors, 187.

No. of shares, 1,447.

Assets.		Liabilities.	
Loans on mortgages and shares	\$109,585 00	Installment shares, dues	\$70,875 00
Arrearages—		Installment shares, profits	20,057 41
On shares	\$1,421 00	Paid-up and prepaid shares, capital	15,400 00
On interest	1,181 30	Paid-up and prepaid shares, dividends	454 60
On fines	136 70	Advance payments	110 05
	2,739 00	Overdrafts and bills payable	11,500 65
Cash in office and bank	3,494 50	Reserve and undivided profits	4,212 17
Real estate	8,700 00	Loans due and incomplete	2,024 65
Furniture and fixtures	65 00	Sundry ledger accounts	101 00
Advances, personal accounts	265 34	All other liabilities	113 31
Total assets	\$124,848 84	Total liabilities	\$124,848 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,488 89	Overdrafts and bills payable	\$7,795 00
Installment shares, dues	16,252 00	Loans on mortgages and shares	21,053 05
Paid-up and prepaid shares, dues	3,600 00	Interest paid	767 75
Interest	8,525 81	Dues repaid, installment shares	14,455 00
Premiums	203 50	Profits repaid, installment shares	4,346 35
Fines	173 90	Paid-up and prepaid shares, capital	4,600 00
Fees	86 25	Paid-up and prepaid shares, dividends	903 75
Loans repaid	25,750 00	Advances, personal accounts	974 85
Overdrafts and bills payable	700 00	Salaries	1,192 00
Advances repaid, personal accounts	1,075 92	Taxes	165 34
All other receipts, rents	550 10	Other expenses	302 50
Total receipts	\$60,406 37	All other disbursements, real estate, etc.	356 28
		Balance, cash in office and bank	3,494 50
		Total disbursements	\$60,406 37

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31	120	\$120 00	\$170 65	\$167 24
35	108	108 00	148 18	145 22
39	96	96 00	127 13	124 59
43	84	84 00	107 40	105 25
47	72	72 00	88 94	87 16
51	60	60 00	71 59	70 16
55	48	48 00	55 30	54 19
59	36	36 00	40 04	39 24
63	24	24 00	25 78	25 26
67	12	12 00	12 46	12 21

## No. 76. SAN RAFAEL.

MARIN COUNTY MUTUAL BUILDING AND LOAN  
ASSOCIATION.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President.

Fiscal year ended July 31, 1913.

No. of series, 19.

No. of members and investors, 253.

No. of shares, 3,142.

Assets.		Liabilities.	
Loans on mortgages and shares	\$171,800 00	Installment shares, dues	\$127,992 00
Arrearages—		Installment shares, profits	35,652 89
On shares	\$382 00	Investment certificates, principal	5,350 00
On interest	546 65	Investment certificates, dividends	43 00
On fines	46 30	Advance payments	162 00
	974 95	Overdrafts and bills payable	1,000 00
Cash in office and bank	2,163 84	Reserve and undivided profits	5,543 30
Real estate	1,165 20	Loans due and incomplete	400 00
Advances, personal accounts	39 20		
Total assets	\$176,143 19	Total liabilities	\$176,143 19

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,237 52	Loans on mortgages and shares	\$31,750 00
Installment shares, dues	41,171 00	Interest paid	76 03
Investment certificates	800 00	Dues repaid, installment shares	52,784 00
Interest	15,874 94	Profits repaid, installment shares	15,014 72
Fines	149 75	Investment certificates, principal	3,100 00
Fees	79 60	Investment certificates, dividends	306 55
Loans repaid	43,600 00	Advances, personal accounts	31 27
Advances repaid, personal accounts	118 56	Salaries	1,560 00
		Taxes	547 16
		Other expenses	532 60
		All other disbursements, real estate	1,165 20
		Balance, cash in office and bank	2,163 84
Total receipts	\$109,031 37	Total disbursements	\$109,031 37

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	114	\$114 00	\$188 64	\$184 91
22	108	108 00	171 77	168 58
25	90	90 00	131 78	125 51
26	84	84 00	119 84	112 67
28	72	72 00	97 50	89 85
30	60	60 00	77 46	70 47
32	48	48 00	58 84	53 42
34	36	36 00	42 00	39 00
36	24	24 00	26 60	25 30
38	12	12 00	12 60	12 30

## No. 77. SANTA ANA.

## HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 13, 1892.)

O. M. ROBBINS, Secretary.

JOHN MCFADDEN, President.

Fiscal year ended December 31, 1913.

No. of series, 21.

No. of members and investors, 946.

No. of shares, 5,698.

Assets.	
Loans on mortgages and shares -----	\$535,337 00
Arrearages—	
On shares -----	\$789 00
On interest -----	997 15
	1,786 15
Cash in office and bank-----	1,950 44
Furniture and fixtures-----	1,410 75
Advances, personal accounts-----	19 80
Total assets -----	\$540,704 14

Liabilities.	
Installment shares, dues-----	\$264,331 50
Installment shares, profits---	78,718 42
Investment notes, principal---	177,750 00
Investment notes, dividends accrued -----	3,335 00
Advance payments -----	292 50
Overdrafts and bills payable---	2,500 00
Reserve and undivided profits	11,340 12
Loans due and incomplete---	2,396 60
Sundry ledger accounts-----	40 00
Total liabilities -----	\$540,704 14

Receipts for Fiscal Year.	
Balance from last report----	\$5,913 64
Installment shares, dues-----	69,264 50
Investment notes -----	96,450 00
Interest -----	38,738 77
Fines -----	108 30
Fees -----	138 35
Loans repaid -----	97,905 00
Overdrafts and bills payable---	15,000 00
Advances repaid, personal accounts -----	40 00
All other receipts-----	1 28
Total receipts -----	\$323,559 84

Disbursements for Fiscal Year.	
Overdrafts and bills payable---	\$12,500 00
Loans on mortgages and shares -----	184,588 95
Dues repaid, installment shares -----	51,442 00
Profits repaid, installment shares -----	21,864 63
Investment notes, principal---	38,875 00
Investment notes, dividends and interest -----	8,354 80
Advances, personal accounts---	19 80
Salaries -----	2,700 00
Taxes -----	428 40
Other expenses -----	835 82
Balance, cash in office and bank -----	1,950 44
Total disbursements -----	\$323,559 84

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14-----	120	\$120 00	\$181 88	\$181 88
16-----	108	108 00	156 83	152 35
18-----	96	96 00	133 54	128 32
20-----	84	84 00	111 93	105 47
22-----	72	72 00	91 92	84 54
24-----	60	60 00	73 33	68 38
26-----	48	48 00	56 08	52 19
28-----	36	36 00	40 29	38 14
30-----	24	24 00	25 88	24 94
32-----	12	12 00	12 47	12 23



## No. 78. SANTA BARBARA.

## LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1887.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1914.

No. of series, 24.

No. of members and investors, 699.

No. of shares, 3,099.

Assets.		Liabilities.	
Loans—On mortgages, \$296,070; on shares, \$4,265; on contract sales, \$1,188.95	\$301,523 95	Installment shares, dues	\$153,484 00
Arrearages—		Installment shares, profits	34,033 15
On shares	\$1,541 00	Investment certificates, principal	120,550 00
On interest	1,422 75	Advance payments	214 90
On fines	193 50	Reserve and undivided profits	2,178 67
	3,157 25	Loans due and incomplete	1,800 00
Cash in office and bank	6,936 99		
Furniture and fixtures	607 65		
Advances, ledger accounts	34 88		
Total assets	\$312,260 72	Total liabilities	\$312,260 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,816 87	Loans on mortgages and shares	\$73,015 00
Installment shares, dues	40,437 00	Dues repaid, installment shares	67,551 00
Investment certificates	60,450 00	Profits repaid, installment shares	20,675 80
Interest	21,117 39	Investment certificates, principal	14,300 00
Premiums	6 60	Investment certificates, dividends	5,571 65
Fines	195 00	Salaries	1,509 00
Fees	73 60	Taxes	1,428 23
Loans repaid	62,185 00	Other expenses	409 95
Advances repaid, personal accounts	28 16	Balance, cash in office and bank	6,936 99
All other receipts	88 00		
Total receipts	\$191,397 62	Total disbursements	\$191,397 62

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	120	\$120 00	\$159 55	\$159 55
22	108	108 00	139 35	139 35
24	96	96 00	120 30	120 30
26	84	84 00	102 40	102 40
28	72	72 00	85 40	84 50
30	60	60 00	69 25	68 35
32	48	48 00	53 75	52 60
34	36	36 00	39 15	38 00
36	24	24 00	25 35	24 90
38	12	12 00	12 30	12 20

## No. 79. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

E. C. ROEDER, President.

Fiscal year ended February 28, 1914.

No. of series, none.

No. of members and investors, 580.

No. of shares, 9,719.

Assets.	
Loans on mortgages and shares -----	\$423,215 69
Arrearages, on interest -----	4,975 69
Cash in office and bank -----	14,691 51
Real estate -----	4,062 91
All other assets -----	40 00
<b>Total assets -----</b>	<b>\$446,985 80</b>

Liabilities.	
Installment shares, dues -----	\$357,212 13
Installment shares, profits -----	81,363 02
Reserve and undivided profits -----	2,710 65
Loans due and incomplete ---	5,700 00
<b>Total liabilities -----</b>	<b>\$446,985 80</b>

Receipts for Fiscal Year.	
Balance from last report -----	\$15,004 74
Installment shares, dues -----	153,362 61
Interest -----	26,801 86
Fines -----	13 00
Loans repaid -----	94,500 00
All other receipts -----	220 00
<b>Total receipts -----</b>	<b>\$289,902 21</b>

Disbursements for Fiscal Year.	
Loans on mortgages and shares -----	\$149,383 38
Dues repaid, installment shares -----	113,643 22
Profits repaid, installment shares -----	8,313 28
Salaries -----	1,776 54
Taxes -----	1,501 18
Other expenses -----	593 10
Balance, cash in office and bank -----	14,691 51
<b>Total disbursements -----</b>	<b>\$289,902 21</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 80. SANTA CLARA.

## SANTA CLARA BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1914.

No. of series, 19.

No. of members and investors, 324.

No. of shares, 3,082.

Assets.		Liabilities.	
Loans on mortgages and shares	\$252,013 91	Installment shares, dues	\$164,910 00
Arrearages—		Installment shares, profits	48,607 27
On shares	\$2,203 00	Paid-up and prepaid shares, capital	38,500 00
On interest	3,032 85	Paid-up and prepaid shares, dividends	438 40
On fines	186 65	Advance payments	20 00
	5,422 50	Overdrafts and bills payable	4,602 19
Real estate	15,035 33	Reserve and undivided profits	14,500 00
Advances, personal accounts	92 60	Loans due and incomplete	500 00
		Sundry ledger accounts	75 00
		All other liabilities, tax reserve	411 48
Total assets	\$272,564 34	Total liabilities	\$272,564 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$11,680 37	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	37,503 50	Loans on mortgages and shares	45,613 40
Paid-up and prepaid shares, dues	30,800 00	Interest paid	6 04
Interest	22,929 66	Dues repaid, installment shares	50,039 50
Fines	157 80	Profits repaid, installment shares	22,945 60
Fees	41 60	Paid-up and prepaid shares, capital	12,900 00
Loans repaid	42,937 59	Paid-up and prepaid shares, dividends	619 45
Overdrafts and bills payable	4,602 19	Advances, personal accounts	468 80
Advances repaid, personal accounts	448 80	Salaries	1,320 00
All other receipts, real estate, etc.	2,402 76	Taxes	4,062 28
		Other expenses	513 85
		All other disbursements, real estate, etc.	5,015 35
Total receipts	\$153,504 27	Total disbursements	\$153,504 27

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$178 38	\$178 38
17	108	108 00	153 98	153 98
19	96	96 00	131 34	129 00
21	84	84 00	110 33	108 00
23	72	72 00	90 93	88 00
25	60	60 00	72 73	70 00
27	48	48 00	55 93	52 50
29	36	36 00	40 34	38 00
31	24	24 00	25 87	25 00
33	12	12 00	12 46	12 25

## No. 81. SANTA CRUZ.

## SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1908.)

E. R. JACOBI, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 30, 1914.

No. of series, none.

No. of members and investors, 50.

No. of shares, 479.

Assets.		Liabilities.	
Loans, on definite contract	\$37,858 42	Guarantee stock, capital	\$21,115 00
Cash in bank	460 62	Guarantee stock, surplus	1,605 77
Furniture and fixtures	107 50	Installment shares, dues	2,967 50
		Installment shares, profits	494 20
		Paid-up and prepaid shares, capital	8,200 00
		Investment certificates, principal	537 63
		Investment certificates, dividends	61 05
		Overdrafts and bills payable	1,200 00
		Reserve and undivided profits	221 34
		Sundry ledger accounts, guarantee capital, dividends unpaid	823 40
		All other liabilities, unearned premiums	1,200 65
Total assets	\$38,426 54	Total liabilities	\$38,426 54

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$603 97	Overdrafts and bills payable	\$1,501 65
Guarantee stock	60 00	Loans on mortgages and shares	6,604 18
Investment certificates	177 00	Interest paid	38 40
Paid-up and prepaid shares, dues	1,400 00	Dividends on guarantee stock	1,623 76
Investment certificates	177 00	Dues repaid, installment shares	1,313 50
Interest	2,689 11	Profits repaid, installment shares	193 61
Premiums	521 36	Paid-up and prepaid shares, capital	3,100 00
Fines	16 52	Paid-up and prepaid shares, dividends	500 50
Loans repaid	7,007 31	Investment certificates, principal	199 00
Overdrafts and bills payable	2,701 65	Investment certificates, dividends	32 89
All other receipts	136 35	Salaries	480 00
		Taxes	51 69
		Other expenses	269 97
		Balance, cash in office and bank	460 62
Total receipts	\$16,369 77	Total disbursements	\$16,369 77

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.



## No. 82. SANTA PAULA.

## SANTA PAULA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended April 15, 1914.

No. of series, 16.

No. of members and investors, 401.

No. of shares, 5,999.

Assets.		Liabilities.	
Loans—On mortgages, \$396,-		Installment shares, dues-----	\$191,475 00
500; on shares, \$1,500-----	\$398,000 00	Installment shares, profits----	34,009 02
Arrearages—		Investment note certificates,	
On shares -----	\$1,118 80	principal -----	157,625 00
On interest -----	889 73	Advance payments -----	1,184 20
On premium ---	23 65	Overdrafts and bills payable--	15,000 00
On fines -----	85 96	Reserve and undivided profits	5,200 00
	2,118 14	Loans due and incomplete---	2,324 30
Cash in bank-----	4,718 00		
Furniture and fixtures-----	1,555 64		
Advances, ledger accounts---	288 10		
Other assets -----	137 64		
Total assets -----	\$406,817 52	Total liabilities -----	\$406,817 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,207 10	Overdrafts and bills payable--	\$7,000 00
Installment shares, dues-----	69,278 80	Loans on mortgages and	
Investment note certificates--	66,575 00	shares -----	117,622 43
Interest -----	32,511 09	Interest paid -----	1,096 76
Premiums -----	918 33	Dues repaid, installment	
Fines -----	274 45	shares -----	51,655 20
Fees -----	174 15	Profits repaid, installment	
Loans repaid -----	\$6,000 00	shares -----	12,829 04
Overdrafts and bills payable--	7,000 00	Investment note certificates,	
Advances repaid, personal ac-		principal -----	58,050 00
counts -----	410 85	Investment note certificates,	
		dividends -----	9,092 85
		Advances, personal accounts--	398 05
		Salaries -----	2,766 95
		Taxes -----	1,186 28
		Other expenses -----	1,934 21
		Balance, cash in office and	
		bank -----	4,718 00
Total receipts -----	\$268,349 77	Total disbursements -----	\$268,349 77

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50c-----	96	\$48 00	\$67 61	\$66 73
18-----	84	42 00	55 85	55 16
19-----	72	36 00	45 92	45 43
20-----	60	30 00	36 71	36 04
21-----	48	24 00	28 20	27 37
22—B, 70c-----	36	25 20	28 44	27 53
23—B, 70c-----	24	16 80	18 22	17 85
24—B, 70c-----	12	8 40	8 76	8 67

## No. 83. SANTA ROSA.

## SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1913.

No. of series, 11.

No. of members and investors, 261.

No. of shares, 2,049.

Assets.		Liabilities.	
Loans on mortgages and shares	\$114,597 80	Installment shares, dues	\$65,894 40
Arrearages—		Installment shares, profits	13,316 26
On shares	\$81 65	Investment certificates, principal	31,259 52
On interest	596 65	Advance payments	122 90
	678 30	Overdrafts and bills payable	2,083 63
Advances, personal accounts	8 00	Reserve and undivided profits	2,607 39
Total assets	\$115,284 10	Total liabilities	\$115,284 10

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,495 26	Overdrafts and bills payable	\$11,000 00
Installment shares, dues	17,199 90	Loans on mortgages and shares	36,729 00
Investment certificates	48,511 03	Interest paid	245 42
Interest	7,718 64	Dues repaid, installment shares	8,236 70
Fees	47 00	Profits repaid, installment shares	1,038 55
Loans repaid	36,294 01	Investment certificates, principal	64,156 31
Overdrafts and bills payable	13,083 63	Investment certificates, dividends	1,822 60
Advances repaid, personal accounts	88 95	Advances, personal accounts	68 15
		Salaries	720 00
		Taxes	118 69
		Other expenses	303 00
Total receipts	\$124,438 42	Total disbursements	\$124,438 42

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$161 63	\$160 50
17	108	108 00	141 40	139 59
18	96	96 00	122 27	120 00
19	84	84 00	104 04	101 64
20	72	72 00	86 73	84 42
21	60	60 00	70 24	68 25
22	48	48 00	54 58	53 04
23	36	36 00	39 71	38 70
24	24	24 00	25 65	25 14
25	12	12 00	12 42	12 30

## No. 84. SAUSALITO.

## SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

THOS. PENLINGTON, Secretary.

C. H. BECKER, President.

Fiscal year ended October 31, 1913.

No. of series, 6.

No. of members and investors, 154.

No. of shares, 1,266.

Assets.		Liabilities.	
Loans on mortgages and shares	\$49,121 92	Installment shares, dues	\$39,774 00
Arrearages, on shares	57 95	Installment shares, profits	6,725 18
Cash in office and bank	2,059 95	Overdrafts and bills payable	2,600 00
Real estate	911 70	Reserve and undivided profits	3,078 71
Advances, personal accounts	94 37	Sundry ledger accounts	50 00
		All other liabilities	18 00
Total assets	\$52,245 89	Total liabilities	\$52,245 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,373 71	Overdrafts and bills payable	\$1,000 00
Installment shares, dues	14,907 15	Loans on mortgages and shares	9,950 00
Interest	4,129 69	Interest paid	170 13
Premiums	499 50	Dues repaid, installment shares	22,443 50
Fines	63 42	Profits repaid, installment shares	5,635 65
Fees	28 20	Advances, personal accounts	237 50
Loans repaid	14,679 12	Salaries	540 00
Overdrafts and bills payable	3,600 00	Taxes	483 05
All other receipts, real estate, rents, etc.	2,419 48	Other expenses	180 49
		Balance, cash in office and bank	2,059 95
Total receipts	\$42,700 27	Total disbursements	\$42,700 27

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	72	\$72 00	\$91 08	Dues, plus profits, as per by-laws.
22	60	60 00	72 96	
23	48	48 00	56 16	
24	36	36 00	40 55	
25	24	24 00	26 01	
26	12	12 00	12 52	

## No. 85. STOCKTON.

## SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended January 31, 1914.

No. of series, none.

No. of members and investors, 1,510.

No. of shares, 13,949.

Assets.		Liabilities.	
Loans on mortgages and shares	\$625,158 53	Installment shares, dues	\$304,571 44
Arrearages, on interest	3,514 90	Installment shares, profits	62,828 20
Cash in office and bank	27,003 44	Paid-up and prepaid shares, capital	232,450 85
Real estate	10,222 20	Paid-up and prepaid shares, dividends	40,911 00
Advances, personal accounts	202 85	Reserve and undivided profits	23,249 80
		Loans due and incomplete	2,090 63
Total assets	\$666,101 92	Total liabilities	\$666,101 92

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$17,946 83	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	119,542 24	Loans on mortgages and shares	162,873 15
Paid-up and prepaid shares, dues	56,271 05	Interest paid	40 83
Interest	47,775 85	Dues repaid, installment shares	87,768 50
Loans repaid	129,244 95	Profits repaid, installment shares	10,592 85
Overdrafts and bills payable	5,000 00	Paid-up and prepaid shares, capital	62,264 17
Advances repaid, personal accounts	91 68	Paid-up and prepaid shares, dividends	6,627 05
All other receipts, real estate, etc.	9,698 25	Advances, personal accounts	205 22
		Salaries	5,745 00
		Taxes	257 20
		Other expenses	2,669 96
		All other disbursements, real estate	14,523 48
		Balance, cash in office and bank	27,003 44
Total receipts	\$385,570 85	Total disbursements	\$385,570 85

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 86. STOCKTON.

**SECURITY BUILDING-LOAN ASSOCIATION.**

(Incorporated October 25, 1912.)

LEE C. REID, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 180.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages and shares	\$45,801 75	Guarantee stock, capital	\$23,000 00
Cash in office and bank	7,121 80	Guarantee stock, surplus	293 88
Advances, personal accounts	18 63	Investment certificates, principal	25,405 97
		Loans due and incomplete	4,242 33
Total assets	\$52,942 18	Total liabilities	\$52,942 18

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$23,000 00	Loans on mortgages and shares	\$56,997 67
Investment certificates	29,029 24	Investment certificates, principal	4,188 62
Interest	2,567 68	Investment certificates, dividends	222 50
Fees	37 00	Advances, personal accounts	18 63
Loans repaid	15,488 25	Taxes	25 00
		Other expenses	1,497 95
		Balance, cash in office and bank	7,121 80
Total receipts	\$70,072 17	Total disbursements	\$70,072 17

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 87. STOCKTON.

## STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended January 31, 1914.

No. of series, none.

No. of members and investors, 1,122.

No. of shares, 11,015.

Assets.		Liabilities.	
Loans on mortgages and shares		Installment shares, dues	\$384,425 66
-----	\$800,543 39	Installment shares, profits	151,336 90
Arrearages, on interest	3,726 20	Paid-up and prepaid shares,	
Cash in office and bank	46,452 45	capital	235,901 00
Real estate	1,095 25	Paid-up and prepaid shares,	
Furniture and fixtures	600 00	dividends	8,194 92
Advances, personal accounts	1,978 14	Overdrafts and bills payable	30,000 00
		Reserve and undivided profits	27,865 22
		Loans due and incomplete	13,656 50
		Sundry ledger accounts	330 55
		All other liabilities	284 68
Total assets	\$854,995 43	Total liabilities	\$854,995 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$37,626 65	Overdrafts and bills payable	\$120,000 00
Installment shares, dues	94,221 90	Loans on mortgages and shares	154,111 61
Paid-up and prepaid shares, dues	89,000 00	Interest paid	2,037 21
Interest	60,346 81	Dues repaid, installment shares	101,457 86
Fees	149 50	Profits repaid, installment shares	46,696 44
Loans repaid	155,692 80	Paid-up and prepaid shares, capital	69,400 00
Overdrafts and bills payable	120,000 00	Paid-up and prepaid shares, dividends	10,671 30
Advances repaid, personal accounts	6,893 35	Advances, personal accounts	6,829 03
All other receipts	474 52	Salaries	3,850 00
		Taxes	455 14
		Other expenses	2,318 15
		All other disbursements	126 34
		Balance, cash in office and bank	46,452 45
Total receipts	\$564,405 53	Total disbursements	\$564,405 53

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 88. TULARE.

## TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1913.

No. of series, 18.

No. of members and investors, 81.

No. of shares, 572.

Assets.	
Loans on mortgages and shares .....	\$31,785 00
Arrearages—	
On shares .....	\$79 00
On interest .....	64 64
	143 64
Cash in office and bank .....	2,414 75
Real estate .....	985 00
Furniture and fixtures .....	307 00
Total assets .....	\$35,635 39

Liabilities.	
Installment shares, dues .....	\$27,228 00
Installment shares, profits .....	5,099 36
Advance payments .....	1,067 10
Overdrafts and bills payable .....	2,000 00
Reserve and undivided profits .....	210 63
All other liabilities .....	30 30
Total liabilities .....	\$35,635 39

Receipts for Fiscal Year.	
Balance from last report .....	\$1,887 16
Installment shares, dues .....	7,777 25
Interest .....	2,546 30
Fees .....	22 00
Loans repaid .....	1,800 00
Overdrafts and bills payable .....	2,000 00
All other receipts .....	604 04
Total receipts .....	\$16,636 75

Disbursements for Fiscal Year.	
Loans on mortgages and shares .....	\$235 00
Interest paid .....	107 44
Dues repaid, installment shares .....	9,825 00
Profits repaid, installment shares .....	3,060 40
Salaries .....	600 00
Taxes .....	289 37
Other expenses .....	70 75
All other disbursements .....	34 04
Balance, cash in office and bank .....	2,414 75
Total disbursements .....	\$16,636 75

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
L .....	120	\$120 00	\$160 07	\$150 05
N .....	108	108 00	140 31	132 23
O .....	96	96 00	121 65	115 23
Q .....	84	84 00	103 75	98 81
R .....	72	72 00	86 52	82 88
T .....	60	60 00	69 85	64 92
V .....	48	48 00	54 09	51 05
X .....	36	36 00	39 37	37 68
Z .....	24	24 00	25 52	24 76
B <sup>2</sup> .....	12	12 00	12 39	12 19

## No. 89. UPLAND.

## MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1913.

No. of series, none.

No. of members and investors, 567.

No. of shares, 5,150.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$261,900 00	Installment shares, dues -----	\$68,407 62
Arrearages, on interest -----	1,723 20	Installment shares, profits ---	13,383 31
Cash in office and bank -----	15,676 80	Paid-up and prepaid shares, capital -----	181,800 00
Advances, personal accounts -----	85 75	Paid-up and prepaid shares, dividends -----	9,245 14
		Advance payments -----	76 20
		Overdrafts and bills payable -----	4,000 00
		Reserve and undivided profits -----	2,447 82
		All other liabilities -----	25 66
Total assets -----	\$279,385 75	Total liabilities -----	\$279,385 75

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$4,501 38	Overdrafts and bills payable --	\$13,000 00
Installment shares, dues -----	40,869 49	Loans on mortgages and shares -----	21,600 00
Paid-up and prepaid shares, dues -----	82,000 00	Interest paid -----	411 84
Interest -----	17,656 20	Dues repaid, installment shares -----	34,356 91
Fines -----	149 94	Profits repaid, installment shares -----	4,185 20
Fees -----	78 50	Paid-up and prepaid shares, capital -----	83,800 00
Loans repaid -----	28,600 00	Paid-up and prepaid shares, dividends -----	9,824 88
Overdrafts and bills payable --	11,000 00	Advances, personal accounts --	191 95
Advances repaid, personal accounts -----	172 65	Salaries -----	1,450 00
		Other expenses -----	530 58
		Balance, cash in office and bank -----	15,676 80
Total receipts -----	\$185,028 16	Total disbursements -----	\$185,028 16

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.



## No. 90. VALLEJO.

## VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADERN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 21.

No. of shares, 65.

Assets.		Liabilities.	
Loans, on definite contract--	\$1,119 46	Guarantee stock, capital----	\$2,317 50
Cash in bank-----	1,156 69	Investment certificates, prin-	
Other assets -----	195 80	cipal -----	52 50
		Investment certificates, divi-	
		dends -----	1 95
		Overdrafts and bills payable--	100 00
Total assets -----	\$2,471 95	Total liabilities -----	\$2,471 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$396 69	Salaries -----	\$120 00
Guarantee stock -----	499 50	Taxes -----	35 00
Investment certificates -----	27 50	Balance, cash in office and	
Interest -----	124 93	bank -----	1,156 69
Loans repaid -----	235 07		
All other receipts-----	28 00		
Total receipts -----	\$1,311 69	Total disbursements -----	\$1,311 69

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 91. VISALIA.

## VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1914.

No. of series, none.

No. of members and investors, 307.

No. of shares, 6,610.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$301,025 00	Installment shares, dues -----	\$132,266 89
Arrearages, on interest -----	480 68	Installment shares, profits ---	53,781 51
Cash in office and bank -----	18,967 83	Paid-up and prepaid shares, capital -----	103,100 00
Advances, personal accounts --	30 56	Paid-up and prepaid shares, dividends -----	2,938 22
		Overdrafts and bills payable --	16,000 00
		Reserve and undivided profits	7,243 45
		Loans due and incomplete ---	4,694 00
		All other liabilities -----	480 00
Total assets -----	\$320,504 07	Total liabilities -----	\$320,504 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$25,965 10	Overdrafts and bills payable --	\$1,400 00
Installment shares, dues -----	34,678 48	Loans on mortgages and shares -----	49,218 25
Paid-up and prepaid shares, dues -----	67,700 00	Interest paid -----	1,353 20
Interest -----	23,860 60	Dues repaid, installment shares -----	69,401 72
Fines -----	27 00	Profits repaid, installment shares -----	36,216 13
Fees -----	207 25	Paid-up and prepaid shares, capital -----	16,600 00
Loans repaid -----	47,075 00	Paid-up and prepaid shares, dividends -----	3,964 68
		Advances, personal accounts --	30 56
		Salaries -----	1,800 00
		Taxes -----	358 48
		Other expenses -----	202 58
		Balance, cash in office and bank -----	18,967 83
Total receipts -----	\$199,513 43	Total disbursements -----	\$199,513 43

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8.376 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 92. WOODLAND.

NORTHERN CALIFORNIA BUILDING AND LOAN  
ASSOCIATION.

(Incorporated October 2, 1911.)

A. A. COLBURN, Secretary.

HARRY C. HUSTON, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 43.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages and shares	\$28,587 59	Guarantee stock, capital	\$10,210 00
Cash in office and bank	945 59	Paid-up and prepaid certificates, capital	8,025 00
Furniture and fixtures	465 75	Paid-up and prepaid certificates, dividends	47 71
		Investment certificates, principal	2,529 00
		Investment certificates, dividends	34 43
		Overdrafts and bills payable	8,030 50
		Reserve and undivided profits	2 29
		Loans due and incomplete	900 00
		All other liabilities	220 00
Total assets	\$29,998 93	Total liabilities	\$29,998 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,409 01	Overdrafts and bills payable	\$1,969 50
Paid-up and prepaid certificates, dues	7,400 00	Loans on mortgages and shares	13,280 04
Investment certificates	3,215 00	Interest paid	534 70
Interest	2,703 55	Paid-up and prepaid certificates, capital	550 00
Fees	230 72	Paid-up and prepaid certificates, dividends	81 86
Loans repaid	4,059 27	Investment certificates, principal	2,609 00
All other receipts	443 83	Investment certificates, dividends	53 38
		Salaries	660 00
		Taxes	25 00
		Other expenses	242 20
		All other disbursements	510 11
		Balance, cash in office and bank	945 59
Total receipts	\$21,461 38	Total disbursements	\$21,461 38

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

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## FOREIGN ASSOCIATIONS.

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## SALT LAKE CITY, UTAH.

## WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April, 1892.)

JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Fiscal year ended December 31, 1913.

No. of series, 127.

No. of shares, 99,005.

Assets.		Liabilities.	
Loans—		Guarantee stock, capital---	\$150,000 00
On definite contract, net---	\$1,386,653 46	General fund, stock-----	60,000 00
On shares -----	39,404 66	Installment shares, dues and	
Cash—		profits -----	995,450 97
In office -----	11,486 95	Paid-up and prepaid shares,	
In bank -----	32,067 62	dues -----	18,100 00
Real estate, owned, office		Paid-up and prepaid shares,	
building -----	45,000 00	dividends -----	301 00
Advances, ledger accounts--	27,877 75	"S" stock -----	142,498 51
Other assets -----	6,191 82	Advance payments, shares--	40,534 97
		Bills payable -----	20,500 00
		Debenture bonds -----	20,000 00
		Reserve funds, surplus-----	23,795 98
		Profit and loss, undivided---	75,404 85
		Sundry ledger accounts----	2,095 98
Total -----	\$1,548,682 26	Total -----	\$1,548,682 26

Date of California license, August 26, 1913.

Stock sold in California to December 31, 1913, 7,590 shares.

Loans made in California to December 31, 1913, \$82,900.00.



TWENTY-EIGHTH AND TWENTY-NINTH  
ANNUAL REPORTS

OF THE

Board of Dental Examiners

OF THE

STATE OF CALIFORNIA



CALIFORNIA  
STATE PRINTING OFFICE  
1914



# MEMBERS OF THE BOARD OF DENTAL EXAMINERS OF THE STATE OF CALIFORNIA—1914.

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L. D. JONES, D. D. S., <i>President</i> -----	801 Watts Building, San Diego
C. A. HERRICK, D. D. S., <i>Secretary</i> -----	401 Whitney Building, San Francisco
C. A. LITTON, D. D. S.-----	San Francisco
J. M. BLODGETT, D. D. S.-----	Lodi
J. L. PEASE, D. D. S.-----	Oakland
C. E. RICE, D. D. S.-----	Los Angeles
F. H. HOUCK, D. D. S.-----	Anaheim

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Twenty-eighth Annual Report

OF THE

Board of Dental Examiners

OF THE

State of California

TO THE

Governor of California

December 1, 1912.

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# MEMBERS OF THE BOARD OF DENTAL EXAMINERS OF THE STATE OF CALIFORNIA—1912.

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J. M. BLODGETT, D. D. S., <i>President</i>	Lodi
C. A. HERRICK, D. D. S., <i>Secretary</i>	401 Whitney Building, San Francisco
J. L. PEASE, D. D. S., <i>Treasurer</i>	Oakland
C. A. LITTON, D. D. S.	San Francisco
G. M. CROW, D. D. S.	Los Angeles
J. W. NEBLETT, D. D. S.	Riverside
H. R. HARBISON, D. D. S.	San Diego

## TWENTY-EIGHTH ANNUAL REPORT

OF THE

# BOARD OF DENTAL EXAMINERS OF CALIFORNIA.

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*To his Excellency, HIRAM W. JOHNSON,  
Governor of California.*

SIR: The Board of Dental Examiners of California has the honor of submitting the following as the twenty-eighth annual report of its proceedings, together with an account of all moneys received and disbursed in compliance with the requirements of that certain act of the legislature approved March 23, 1901, and amended and approved March 23, 1903, and March 20, 1905, and March 2, 1907, and April 6, 1909, entitled "An act to insure the better education of practitioners of dental surgery, and to regulate the practice of dentistry in the State of California, providing penalties for the violation thereof, and to repeal an act now in force relating to the same and known as 'An act to insure the better education of practitioners of dental surgery, and to regulate the practice of dentistry in the State of California,' approved March 12, 1885."

The Board has held four (4) meetings since December 1, 1911: one in Los Angeles and three in San Francisco. At three of these meetings, applicants for a license to practice dentistry were examined. The last meeting was a special meeting held on August 29, 1912.

The first examination was held in San Francisco beginning on December 4, 1911. At this meeting, forty-three (43) applicants were examined and thirty-six (36) were granted licenses to practice dentistry. Following are the names:

Abbott, E. A.	Fowler, R. C.	Mitchell, M. S.
Anderson, A. B.	Funk, R. R. C.	Mitchell, F. W.
Avary, H.	Fujita, S.	Page, W. E.
Bowers, F. U.	Hood, R. J.	Phillips, P. H.
Boyce, F. D.	Horner, H. I.	Robinson, R. R.
Broad, C. J.	Johnson, A. W.	Rockfellow, J. A.
Carter, C. J.	Jones, J. W.	Reiss, M.
Cosgrove, J. I.	Jordan, L. W.	Schildwachter, H. B.
Decker, C. M.	Kinsella, W. M.	Scovel, J. W.
Dietrick, A. C.	Klepinger, W. P.	Tiffany, R. D.
Fitzgerrell, G. W.	McCready, C. R.	Taylor, H. S.
Fleming, T.	McAlpin, J. D.	White, L. A.

At this meeting, officers for the ensuing year were elected as follows: President, Dr. J. M. Blodgett; Secretary, Dr. C. A. Herriek; Treasurer, Dr. J. L. Pease.



The second examination was held in San Francisco beginning on June 7, 1912. Fifty-four (54) applicants were examined at this time and the following forty (40) were successful.

Aono, F.	Johnston, E. M.	Nor, A. C.
Baker, G. F.	Kearns, T. H.	Reid, W. C.
Bernstein, A. E.	Kelley, F. E.	Reed, L. A.
Burton, F. P.	Knights, W. B.	Samuels, H. J.
Caldwell, H. H.	Kruschke, L. H.	Sarll, F. E.
Daingerfield, C. L.	Lawrenz, W. F.	Schraft, A. C.
Doran, R. E.	Layne, L. W.	Smith, J. H.
Duffee, R. T.	Levy, S.	Steffan, J. F.
Dunn, A. G.	Leiser, A. H.	Squier, L. H.
Fogg, W. S.	Lush, F. A.	Van Orden, L.
Hart, F. E.	Meagher, C. E.	Webber, C. H.
Harris, H. L.	Messner, K. W.	Wilson, F. W.
Hooper, R. V.	Murray, B. C.	Wrigley, G. E.
	McGlashan, E. L.	

An examination in Los Angeles followed the one in San Francisco beginning on June 22, 1912, at which there were seventy (70) applicants of whom forty-eight (48) were successful as follows:

Alter, C. H.	Eberts, C. L.	Reid, E. C.
Baumgardner, E. W.	Esgate, T. D.	Reynolds, H. F.
Beauchamp, C.	Fitzgerald, V. A.	Rush, T. J.
Boyens, E. W.	Fridt, P. D.	Silverberg, H. M.
Bobbitt, J. M.	Hankins, E. E.	Straub, H. E.
Boone, T. E.	Hunt, F. M.	Sutton, C. L.
Brown, W. A.	Johnson, S. H.	Taylor, F. M.
Bryan, L. A.	Kelly, E. H.	Todd, G. C.
Cannon, E. E.	Kirkpatrick, H. D.	Vahue, E. O.
Clinite, F. E.	Liggitt, R. C.	Volk, M. H.
Cram, F. H.	McStay, E. E.	Walker, C. B.
Coldwell, R. T.	Miller, J. M.	Webb, C. A.
Crew, L. C.	Nokes, I. D.	Wilson, W. E.
Crawford, H. B.	Payette, A. A.	Wilson, J. M.
Davies, O. W.	Peden, T. R.	Williams, F. A.
Day, F. W.	Reid, W. T.	Wiggins, C. G.

The executive committee of the Board has held seven (7) meetings for the transaction of such business as comes within its province.

The Board has issued four (4) duplicate licenses, and restored the licenses of three persons who had failed to register the same according to the provisions of section 10 of the dental law.

The Board has also reinstated the licenses of forty (40) who had forfeited the same by failure to pay the annual renewal license fee, as provided in section 14 of the dental law.

The Board has had the misfortune to lose an honored and efficient member, Dr. H. R. Harbison, who passed away at his home in San Diego.

The following is a report of the prosecutions that have been conducted in different parts of the State since December 1, 1911:

#### Alameda County.

The case of James R. Morton is still pending in the Superior Court of San Francisco.

M. Utsumi was arrested and fined \$100 in the Police Court of the city of Oakland on March 13, 1912.

**Mendocino County.**

A. C. Hicks, complaint was filed on January 22, 1912. He pleaded guilty in the Superior Court and was fined \$100.

**Los Angeles County.**

G. C. Todd was arrested on May 22, 1912, and had preliminary trial in the Police Court. Upon motion of the district attorney the case was dismissed.

R. E. Hewes of Los Angeles has been arrested for practicing dentistry without complying with the provisions of section 14 of the dental law. The case is pending.

**San Francisco County.**

*People vs. Lorwill Doak.* On December 1, 1911, this case was pending in the Police Court of the city and county of San Francisco upon a complaint which had been filed May 25, 1911. The case had been continued from time to time because of the fact that defendant had absconded. A bench warrant had been issued for the apprehension of the defendant. On December 23, 1911, the said case was dismissed because of the inability of the police department to locate the said defendant.

In the matter of the accusation against Cecil C. Dennis. The defendant had been arrested upon a complaint sworn to against Dr. Chalmers. On October 2d, the police magistrate having ascertained that Dr. Chalmers was in fact Cecil C. Dennis, a licensed practitioner, the said complaint was dismissed. On November 6, 1911, Carrie E. Doolittle filed a written accusation against Cecil C. Dennis charging him with unprofessional conduct. After the necessary steps were taken to confer jurisdiction, the Board proceeded to hear the said accusation on December 15, 1911, and rendered its judgment finding the defendant guilty of said charge and imposed a sentence suspending the license of the said Cecil C. Dennis for six months commencing January 1, 1912.

*Cecil C. Dennis vs. Board of Dental Examiners of California.* On January 10, 1912, Cecil C. Dennis filed a petition for a writ of review of the proceedings before the Board. After filing the return and answer, the matter was argued before Hon. F. J. Murasky, judge of the Superior Court, and was submitted to him on written briefs. On July 10, 1912, a judgment was rendered in this matter dismissing the petition of Dr. Chalmers and sustaining the judgment of the Board in suspending his license.

*People vs. Charles M. Griffith.* On December 1, 1911, this case was pending in Department 12 of the Superior Court, the defendant having pleaded not guilty to the information which had been filed October 26, 1911. On December 14, 1911, his case was tried before a jury and a verdict of guilty rendered therein. On December 18th defendant was sentenced to pay a fine of \$100.

*People vs. Arthur H. Wanz.* Complaint sworn to before police magistrate March 26, 1912. Defendant held to answer for trial before Superior Court April 9, 1912. Information filed April 19, 1912, and assigned to Department 11. April 29th defendant pleaded guilty and on May 2d was sentenced to pay a fine of \$100.

*People vs. Archie Steinau.* Complaint was sworn to March 26, 1912. Defendant held to answer for trial before Superior Court April 10, 1912. Information filed April 19, 1912. On May 3, 1912, defendant pleaded guilty and made a motion for probation. On May 13th this motion was denied and defendant was sentenced to pay a fine of \$150.

*People vs. Olivet Walsh.* Complaint sworn to March 26, 1912. Defendant held to answer for trial before Superior Court April 9, 1912. Information filed April 19, 1912. On May 3, 1912, defendant pleaded guilty and made a motion for probation. This motion was continued from time to time until August 29th at which time the same was granted by Judge Lawlor.

**Siskiyou County.**

Evidence was gathered against C. E. Waiste, who was practicing at Montague, but before the arrest could be made, he crossed the line into Oregon.

## FINANCIAL STATEMENT.

## REPORT OF SECRETARY.

## General Fund.

## RECEIPTS.

164 examination fees at \$25-----	\$4,100 00	
40 reinstatement fees at \$25-----	1,000 00	
3 restoration fees at \$25-----	75 00	
4 duplicate license fees at \$5-----	20 00	
Fines -----	974 90	
		\$6,169 90

## DISBURSEMENTS.

Amount turned over to the treasurer-----	\$6,169 90
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## Registration Fund.

## RECEIPTS.

2,105 annual renewal license fees at \$2-----	\$4,210 00	
Exchange -----	60	
		\$4,210 60

## DISBURSEMENTS.

Amount turned over to the treasurer-----	\$4,210 60
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## REPORT OF TREASURER.

## General Fund.

December 1, 1911, amount on hand-----	\$1,693 83
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## RECEIPTS.

Amount received from secretary during year-----	\$6,169 90	
Transferred from Registration Fund-----	30 00	
Interest Farmers and Merchants' Savings Bank-----	53 62	
		\$6,253 52
		\$7,947 35

## DISBURSEMENTS.

Printing and stationery, including the twenty-sixth and twenty-seventh annual reports -----	\$288 21	
Telephone, postage, etc.-----	128 45	
Examination expenses -----	245 09	
Secretary's salary and office rent-----	810 00	
Returned examination fees-----	75 00	
Press clippings -----	36 00	
Board compensation and mileage-----	3,067 25	
Compensation of treasurer-----	50 00	
Bond of treasurer-----	15 00	
Auditing books -----	25 00	
Safe deposit -----	10 00	
Warrant No. 740 drawn by error-----	30 00	
Shorthand reporter in case of C. C. Dennis-----	45 00	
		\$4,825 00

December 1, 1912, balance on hand-----	\$3,122 35
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## Registration Fund.

December 1, 1911, amount on hand-----	\$2,390 06
---------------------------------------	------------

## RECEIPTS.

Amount received from the secretary during year-----	\$4,210 60	
Interest Farmers and Merchants' Bank, Oakland-----	101 36	
		\$4,311 96
		\$6,702 02



Brought forward .....	\$6,702 02
DISBURSEMENTS.	
Attorney and detective fees.....	\$1,606 35
Telephone, postage, etc.....	146 97
Printing and stationery, including the twenty-sixth and twenty-seventh annual reports .....	187 46
Auditing books .....	25 00
Bond of secretary.....	15 00
Secretary's salary and office rent.....	840 00
Compensation of members for time spent in prosecutions.....	1,822 08
Transferred to General Fund.....	30 00
Compensation of treasurer.....	50 00
	\$3,082 86

December 1, 1912, balance on hand..... \$3,619 16

All of which is respectfully submitted by the Board of Dental  
Examiners of California.

December 1, 1912.

J. M. BLODGETT, D. D. S.,  
President.

C. A. HERRICK, D. D. S.,  
Secretary.

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Twenty-ninth Annual Report

OF THE

Board of Dental Examiners

OF THE

State of California

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# MEMBERS OF THE BOARD OF DENTAL EXAMINERS OF THE STATE OF CALIFORNIA—1913.

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C. A. LITTON, D. D. S., <i>President</i> -----	2421 Sutter street, San Francisco
C. A. HERRICK, D. D. S., <i>Secretary</i> -----	401 Whitney Building, San Francisco
J. L. PEASE, D. D. S., <i>Treasurer</i> -----	Oakland
J. M. BLODGETT, D. D. S.-----	Lodi
L. D. JONES, D. D. S.-----	San Diego
C. E. RICE, D. D. S.-----	Los Angeles
J. W. NEBLETT, D. D. S.-----	Riverside

## TWENTY-NINTH ANNUAL REPORT

OF THE

# BOARD OF DENTAL EXAMINERS OF CALIFORNIA.

To his Excellency, HIRAM W. JOHNSON,

*Governor of the State of California.*

SIR: The Board of Dental Examiners submits the following as the twenty-ninth annual report of its proceedings, together with an account of all moneys received and disbursed in compliance with the provisions of that act of the legislature approved March 23, 1901, and amended and approved March 20, 1903, March 23, 1905, March 2, 1907, April 6, 1909, and June 11, 1913, entitled "An act to insure the better education of practitioners of dental surgery, and to regulate the practice of dentistry in the State of California, providing penalties for the violation thereof, and to repeal an act now in force relating to the same and known as 'An act to insure the better education of practitioners of dental surgery and to regulate the practice of dentistry in the State of California,' approved March 12, 1885."

During the year, the Board has held three (3) regular meetings for the purpose of examining applicants for a license to practice dentistry and for the transaction of other necessary business, and also one special meeting.

At the first examination which was held in San Francisco from December 4th to December 17, 1912, sixty applicants were examined for a license to practice dentistry. The following forty-four (44) were successful.

Brown, G. M.	Huston, C. G.	Randall, O. F.
Campbell, E. O.	King, R.	Richardson, L. E.
Chandler, F. W.	LaBelle, F. J.	Rietz, H. C.
Clarke, A. G.	Lang, E. A.	Russell, C. D.
Cohen, D. L.	Langer, G. R.	Schmohl, L. W.
Cureton, W.	Logan, J. B.	Smith, T. N. M.
Day, C. A.	Lutz, J. A. G.	Sparks, P. A.
Dorland, J. W.	Marsten, A. I.	Stark, W.
Dowd, J. W.	Medcraft, H. C.	Stevenson, J. E.
Fagg, D. M.	Moody, G. R.	Stockman, D. D.
Fleming, Jas.	Parker, C. H.	Thatcher, H. M.
Fukasawa, J.	Patterson, C. S.	Tremain, I. R.
Galan, J. R.	Pletcher, D. I.	Westerfeld, F.
Hawver, H. D.	Puckett, C. W.	White, J. F.
Hogue, R. V.		Wyman, Mattie K.

At this meeting, the following officers were elected for the ensuing year: President, Dr. C. A. Litton; Secretary, Dr. C. A. Herrick; Treasurer, Dr. Joseph Loran Pease.



The second examination was held in San Francisco from June 7th to June 20th, at which time seventy-five (75) applicants were examined and the following sixty-one (61) were successful:

Adair, H. C.	Goodnight, C. H.	Sandel, H.
Albright, A. N.	Gromaire, C. A.	Sato, H.
Arentz, G. B.	Hanford, H.	Schneider, E. F.
Barber, F. S.	Hinckley, E. J.	Shirley, R. E.
Barnhart, H. C.	Howell, R. B.	Shane, J. H.
Beckett, J. A. P.	Hughes, J. L.	Simonton, F. V. A.
Beeson, E. I.	Irons, R. H.	Silva, S. J.
Bliss, V. W.	Keating, Nora M.	Snell, E. W.
Brown, A. M.	Kennedy, G. D.	Tuckey, H. A.
Brown, H. M.	Kingsbury, B. C.	Tuttle, O. S.
Bretz, A. H.	Kirtland, H. B.	Varner, E. C.
Bruhns, H. J.	Lehritter, J. E.	Veatch, H. C., Jr.
Burlingame, F. W.	Morey, G. A.	Vogt, R. H.
Calderwood, W. M. S.	Musante, C. B.	Walker, T. R.
Craig, T.	Nasser, R. J.	White, J. J.
Derham, F. E.	Norman, C. O.	White, S. A.
Faught, G. W.	Owen, C. M.	Wildanger, A. J.
George, J. S.	Perkins, M. L.	Wilson, L. S.
Giddings, C. G.	Rice, F. B.	Wright, W. C.
Glasier, A. B.	Rowe, C. M.	Yamamoto, T.
	Rowe, F. M.	

This examination was followed immediately by one in Los Angeles. Sixty-nine applicants took this examination and fifty-three (53) were granted licenses as follows:

Agee, C. L.	Hawkins, E. C.	Powers, G. G.
Anderson, H.	Hawkins, C. G.	Rosenquist, A. C.
Ballard, F. A.	Holcombe, J. V.	Ross, F. A.
Bailey, M. F.	Jacobs, J. E.	Senseney, H. E.
Bedford, W. E.	James, C. W.	Seymour, J. C.
Belfils, J. A.	Kesling, E. C.	Seymour, J. H.
Bokay, C. E.	Lucas, P. O.	Siewert, A. D.
Boswell, J. H.	Lynch, J. F.	Sinton, W. E.
Butler, A. J.	McCarty, W. W.	Swift, H. M.
Campbell, F. C.	McKay, P. H., Jr.	Symmes, C. W.
Carroll, C. E.	Nall, H. B.	Tanaka, F. F.
Coffin, D. S.	Nicholson, U. H.	Thomas, H. G.
Doolittle, F.	Noxon, H. L.	Thompson, S. H.
French, R. C.	Osborne, A. H.	Walter, H. E.
Fritz, G. E.	Osterheld, D., Jr.	Wells, R. B.
Hale, N.	Peisch, H. C.	Winning, W. P.
Hanna, G. R.	Pool, C. H.	Withee, U. V.
Haseltine, L. F.		Witty, J. W.

During the year, the Executive Committee of the Board has held six (6) meetings for the purpose of transacting certain business delegated to it.

The Board has restored two licenses which had been forfeited by failure to register with the county clerk as provided in section 10 of the dental law. It has also issued two duplicate licenses, and has reinstated twenty-four licenses which were revoked by operation of the law for failure to pay the annual license fee.

Following is a report of the prosecutions that have been conducted throughout the State during the year:

#### Alameda County.

The case of James R. Morton is still pending in the Superior Court of San Francisco. New evidence was recently gathered against him and

he was arrested. The preliminary hearing was held before Judge Quinn and the defendant was held over to answer before the Superior Court.

John Doe O'Connell was arrested in the city of Oakland during the month of October and his case is set for hearing in the Police Court on December 3, 1913.

R. B. Newbre of Berkeley was arrested during the month of October and the case is set for preliminary hearing on December 19, 1913.

#### **Fresno County.**

A. G. Atamian, against whom complaint had been made that he was practicing illegally in Fresno, was notified by the district attorney to cease practice and he is now preparing to take the examination.

#### **Modoc County.**

A. B. Glasier, against whom complaint had been made that he was practicing illegally at Fort Bidwell, was notified by the district attorney to cease practice. He has since taken the examination and been licensed to practice.

#### **Los Angeles County.**

B. W. Wallace was arrested and on July 25, 1913, he was tried in Police Court No. 1 in the city of Los Angeles. He pleaded guilty, and was fined \$100 which he paid.

In March, R. E. Hewes, who had been arrested for practicing dentistry without complying with the provisions of section 14 of the dental law, was tried by a jury in the Police Court of the city of Los Angeles, and acquitted.

#### **Imperial County.**

A. E. Fuller was arrested on November 18th. He pleaded guilty and was fined \$100. Being unable to pay the fine he is at present serving sentence in jail.

#### **Orange County.**

E. G. Powers was arrested at Garden Grove on November 3d. The preliminary hearing was held on November 20th and he was held to answer before the Superior Court. The case is pending.

#### **San Diego County.**

II. H. Bold was arrested on November 17th in the city of San Diego. The preliminary hearing was held on November 18th and he was held to answer before the Superior Court. On November 19th, he pleaded guilty and was fined \$100, which he paid.

#### **San Francisco County.**

*People vs. C. M. Everton.* On February 21, 1913, complaint was sworn to before Judge Deasy and warrant issued. March 4, 1913, defendant was held to answer for trial before the Superior Court. Information was filed on March 11, 1913. On March 17, 1913, defendant pleaded guilty and a motion for probation was made.

On July 15, 1913, the said motion was denied and defendant was sentenced to pay a fine of \$150, which he did.

*People vs. Harry Keck.* On February 21, 1913, complaint was sworn to before Judge Deasy and warrant issued. On March 4, 1913, defendant was held to answer for trial before the Superior Court. On March 11, 1913, information was filed by the district attorney. On March 17, 1913, defendant pleaded guilty and was sentenced to pay a fine of \$100, which he did.

*People vs. Albert Richert.* On March 20, 1913, complaint was sworn to before Judge Deasy and warrant issued. On March 25, 1913, defendant was held to answer for trial before the Superior Court. On March 28, 1913, information was filed by the district attorney. On April 9, 1913, defendant pleaded guilty and made a motion for probation which motion was granted on May 3, 1913, and the court fixed the term of one year.

*People vs. John C. Shipper.* On March 20, 1913, complaint was filed before Judge Deasy and warrant issued. On March 25, 1913, defendant was held to answer before the Superior Court. On March 28, 1913, information was filed by the district attorney, and case was assigned to Department 12 of the Superior Court. On April 12, 1913, defendant pleaded guilty and made a motion for probation. On May 3, 1913, motion for probation was granted by the court for the term of one year.

*People vs. Olivet Walsh.* On April 2, 1913, complaint was sworn to before Judge Deasy. The purpose of filing this complaint was to bring the defendant before Department 12 of the Superior Court for violation of the order admitting her to probation, which said order had been made by Judge Lawlor on August 24, 1912. The proceedings in the Police Court were disposed of May 2, 1913, the case being placed on the reserve calendar. The defendant was produced in Department No. 11 of the Superior Court in the prior case and a motion was made on April 3, 1913, to vacate the order admitting her to probation. Proceedings were had from time to time on this motion until April 28, 1913, at which time the motion to revoke probation was submitted. Judge Lawlor ordering the probation to continue, but requiring the defendant to deposit with the court the sum of \$500 cash, as security for the faithful performance of the order of probation which deposit was made by defendant.

*In the matter of the accusation against J. P. Lassen.* On May 10, 1913, an accusation was filed with the Board accusing J. P. Lassen of unprofessional conduct in that he employed H. E. Keck, an unlicensed person, in the conduct of his business. This matter came on for hearing on June 6, 1913, and was presented to the Board in its entirety, and judgment being rendered, the license of J. P. Lassen was suspended for the term of one year, commencing July 1, 1913. Dr. Lassen filed a petition for an injunction in the Superior Court on July 1st. A temporary injunction was issued and subsequently dissolved. Thereafter a petition for a writ of review was filed, and the case is still pending.

*In the matter of the accusation against J. J. Schultz.* An accusation was filed against J. J. Schultz on May 10, 1913, charging him with unprofessional conduct in that he aided and abetted Albert Richert to practice dentistry unlawfully. This matter came on for hearing



June 5, 1913, and was presented in its entirety to the Board, judgment being rendered discharging and exonerating said J. J. Schultz.

*In the matter of the accusation against W. O. Ogle.* An accusation was filed against W. O. Ogle on May 10, 1913, charging him with unprofessional conduct in that he aided and abetted Albert Richert to practice dentistry unlawfully. This matter came on for hearing June 5, 1913, and was presented in its entirety to the Board, judgment being rendered discharging and exonerating said W. O. Ogle.

*Charles E. Hill vs. Board of Dental Examiners.* Charles E. Hill filed a petition with the Superior Court of the county of Los Angeles against the Board of Dental Examiners seeking to have the action of the Board refusing him a license upon his failure to pass a satisfactory examination reviewed by the court and annulled. To this petition, a demurrer was interposed by the Attorney General appearing on behalf of the Board and was sustained. Several amended petitions were filed by Charles E. Hill seeking the same relief but in each instance the demurrer interposed by the Attorney General was sustained, the last one being sustained by the court without leave to the petitioner to again amend his petition. This finally disposed of the matter in that court. No further action has as yet been taken by Charles E. Hill.

During the last session of the legislature section 14 of the dental law was amended so that all funds of the Board of Dental Examiners be deposited with the state treasury. This amendment went into effect on the tenth day of August, 1913.

The following is an account of all moneys received and disbursed during the year.



## FINANCIAL STATEMENT.

## General Fund.

December 1, 1912, balance on hand----- \$3,122 35

## RECEIPTS.

212 examination fees at \$25-----	\$5,300 00
24 reinstatement fees at \$25-----	600 00
2 restoration fees at \$25-----	50 00
2 duplicate license fees at \$5-----	10 00
Miscellaneous -----	25 00
Fines -----	350 00
Interest -----	73 95
Exchange -----	10
	<hr/>
	\$6,409 05

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\$9,531 40

## DISBURSEMENTS.

Members' compensation and mileage-----	\$3,296 05
Secretary's salary and office rent-----	900 00
Miscellaneous office expenses-----	37 45
Telephone and postage-----	111 61
Printing and stationery-----	169 45
Returned examination fees-----	225 00
Detective and attorney fees-----	128 00
Prosecution expenses-----	19 50
Examination expenses-----	238 37
Bond of secretary-----	15 00
Shorthand and transcribing-----	119 90
	<hr/>
	5,260 33

December 1, 1913, balance on hand----- \$4,271 07

## Registration Fund.

December 1, 1912, balance on hand----- \$3,619 16

## RECEIPTS.

2,203 annual license fees at \$2-----	\$4,406 00
Exchange -----	1 05
Interest -----	94 15
	<hr/>
	4,501 20
	<hr/>
	\$8,120 36

## DISBURSEMENTS.

Secretary's salary and office rent-----	\$900 00
Telephone and postage-----	122 70
Printing and stationery-----	112 80
Press clippings -----	18 00
Detective and attorney fees-----	1,049 55
Prosecution expenses-----	9 20
Attendance on court-----	80 00
Bond of treasurer-----	15 00
Miscellaneous -----	14 25
	<hr/>
	2,321 50

December 1, 1913, balance on hand----- \$5,798 86

All of which is respectfully submitted by the Board of Dental Examiners of California.

December 1, 1913.

C. A. LITTON, D.D.S.,  
President.

C. A. HERRICK, D.D.S.,  
Secretary.

## GENERAL INFORMATION.

Those asking for information should send a stamp for reply.

All money paid to the Board should be sent to the Secretary.

Any one failing to receive an official, numbered receipt for money paid will confer a favor by communicating such fact to the Secretary.

The law does not exempt a non-resident or retired dentist from the payment of the annual renewal fee; however, if he does not wish to keep his license valid in California he may omit paying the fee.

Diplomas from dental colleges or licenses from other States give their holders no right to practice dentistry in California without first passing an examination.

California does not interchange licenses with other States.

Each applicant must come prepared to perform any operation in prosthetic or operative dentistry that may be assigned to him. All work must be done in the presence of the Board. Applicants must furnish all necessary instruments, materials, and patients. A complete set of rules and instructions governing the examinations will be given the applicants at the time of the examinations.

Under our present law it is very necessary that the Board should have the correct addresses of all dentists licensed to practice in California, whether they reside in the State or not. The migratory habits of many dentists have made the task of securing change of address a very difficult one. We appeal to every member of our profession to assist the Board in this work.

Since December 1, 1913, the Board has held an examination and the following forty-two applicants were granted licenses:

Allen, H. J.	Hess, O. G.	Millham, T. L.
Andrews, E. R.	Jackson, H. N.	Mohney, B. T.
Atamian, A. G.	Johnson, A. E.	Norris, R. W.
Bell, R.	Kennedy, A. I.	Penwarden, R. S.
Bold, H. H.	Keck, H. E.	Reed, J. T.
Bollermann, C. E.	Leonard, J. W.	Scheick, A. G.
Carey, H. M.	Lieberthal, C. P.	Schuessler, A. J.
Coyne, W. E. S.	Lukens, C. W.	Shannon, H. R.
DeCou, C. L.	Lutz, I. D.	Smith, R. F.
Dodge, W. H.	Mason, J. A.	Sparrow, W. J.
Downs, L. W.	Manning, P. R.	Sweet, H. A.
Fontaine, Mae L.	Marr, G. D.	Tegarden, J. W.
Gillam, C. E.	Matsuno, M. A.	Whinnery, J. K.
Gum, E. S.	McCord, W. B.	White, A.

## DENTAL LAW OF CALIFORNIA.

*An act to insure the better education of practitioners of dental surgery, and to regulate the practice of dentistry in the State of California, providing penalties for the violation hereof, and to repeal an act now in force relating to the same and known as "An act to insure the better education of practitioners of dental surgery, and to regulate the practice of dentistry in the State of California," approved March 12, 1885.*

[Approved March 23, 1901; amended and approved March 20, 1903, and March 20, 1905, and March 2, 1907, and April 6, 1909, and June 11, 1913.]

*The people of the State of California, represented in senate and assembly, do enact as follows:*

SECTION 1. It shall be unlawful for any person to engage in the practice of dentistry in the State of California, unless said person shall have obtained a license from a board of dental examiners, duly authorized and appointed under the provisions of this act to issue licenses; *provided*, that this act shall not affect the right under the laws of the State of California, of dentists to practice dentistry who have lawful right to practice dentistry at the time of the passage of this act, and no dentist shall be exempt from paying an annual license tax, as hereinafter provided. [*Amendment of 1909.*]

SEC. 2. A board of dental examiners to consist of seven (7) reputable and ethical practicing dentists is hereby created, to be known as the board of dental examiners of California, whose duty it shall be to carry out the purposes and enforce the provisions of this act. The members of this board shall be appointed by the governor of California, all of whom shall have been actively and legally engaged in the practice of dentistry in the State of California, for at least five (5) years next preceding the date of their appointment, and none of whom shall be members of the faculty of any dental college or dental department of any medical college in the State of California, or shall have any financial interest in any such college. The said seven (7) shall compose the board of dental examiners of California. The term for which the members of said board shall hold office shall be four (4) years, except that two of the members of the board first to be appointed under this act shall hold their term of office for the term of one year, two for the term of two years, two for the term of three years, and one for the term of four years, and until their successors are duly appointed and qualified. In case a vacancy occurs in the membership of said board, such vacancy shall be filled by appointment by the governor, within thirty (30) days after such vacancy occurs.

SEC. 3. It shall be the power and duty of said board to elect from its membership the following officers: president, treasurer and secretary. The secretary shall receive such compensation as may be fixed by the board, which shall be in addition to his per diem and mileage as a member of the board. They shall meet regularly at least twice each year, at such time and place as the board may designate, for the purpose of transacting its business, and special meetings may be held at such other times as the board may elect, or on the call of the president of



the board, or of not less than four (4) members thereof. A written notice of the time, place and object of such special meeting shall be mailed by said secretary to all the members not parties to the call, at least fifteen (15) days before the day of meeting. The said board shall examine all applicants for licenses to practice dentistry according to the provisions of this act; collect and apply all fees as directed by this act; keep a book showing the names of all persons to whom licenses have been granted by said board to practice dentistry, and such other books as may be necessary to plainly show all the acts and proceedings of said board; have and to use a seal bearing the name "Board of Dental Examiners of California." [*Amendment of 1909.*]

SEC. 4. Out of the funds coming into the possession of the board, each member of said board may receive as compensation ten dollars (\$10.00) for each day actually spent in attending to the duties of his office, and mileage at the rate of five cents (\$.05) per mile for all distances actually traveled in going to and coming from the meetings of the board. Said expenses shall be paid from the fees and fines received by the board under the provisions of this act, and no part of the salary or other expenses of the board shall ever be paid out of the state treasury.

SEC. 5. Each member of the board shall, upon his qualification and the organization of the board, file with the secretary his post-office address, and thereafter any notice of any change therein. Any notice sent to the address so on file, shall be deemed to comply with the requirements of this act as to notice to them.

SEC. 6. All books of said board shall be of public record and at all times during business hours open to public inspection. A certified copy of any part or all thereof shall be primary evidence in any court of this state. The original books shall be kept in the office of the secretary of said board, wherever he may reside, and he shall furnish to any person making application therefor a copy of any part thereof, upon the applicant paying a fee of twenty-five cents (\$.25) per hundred words so copied, the said fee to belong to the secretary. All copies shall be certified by the secretary.

SEC. 7. The governor shall have the power to remove from office at any time, any member of the board for continued neglect of duty required by this act, or for incompetency, unprofessional or dishonorable conduct.

SEC. 8. Said board shall examine all applicants for examination, who shall furnish satisfactory evidence of having complied with the provisions of this act relating to qualification for examination, together with the payment of the fee provided for in section twelve of this act. The examination of applicants shall be sufficiently thorough to test the fitness of the candidate to practice dentistry. It shall include, written in the English language, questions on the following subjects: anatomy, physiology, chemistry, materia medica, therapeutics, metallurgy, histology, pathology, operative and prosthetic dentistry, oral surgery and orthodontia; the answers to which shall be written in the English language. Said written examination may be supplemented by an oral examination. Demonstrations of the applicant's skill in operative and prosthetic dentistry must also be given. All persons successfully passing such examinations shall be registered as licensed dentists on the



board register, as provided in section three, and shall be granted by the board a license to practice dentistry in the State of California, which license is subject to renewal, as hereinafter provided. In no case shall any applicant be examined or given a license who is not twenty-one years of age. [*Amendment of 1909.*]

SEC. 9. Any member of the board may inquire of any applicant for examination concerning his character, qualifications or experience, and may take testimony of any one in regard thereto, under oath, which he is hereby empowered to administer.

SEC. 10. Every person now licensed to practice dentistry in this state, who has failed to register his license with the clerk of the county wherein his place of business is located, as provided by law, must register the same within sixty days after this law takes effect, and every person who shall hereafter be licensed to practice dentistry in this state, shall within six months thereafter register in the office of the clerk where his place of business is located, in a book kept by the clerk for such purpose, and called a register of dentists, his name, age, office address, the date and number of his license to practice dentistry, and the date of such registration, which registration he shall be entitled to make only upon showing to the county clerk his license or a copy thereof certified by the secretary of the board over its seal, and making an affidavit stating his name, age, birth place, the number of his license and the date of its issue; that he is the identical person named in the license; that before receiving the same he complied with all the preliminary requirements of this statute and the rules of the board of dental examiners as to the terms and the amount of study and examination; that no money other than the fees prescribed by this statute and said rules, was paid directly or indirectly for such license, and that no fraud, misrepresentation or mistake in a material regard was practiced, employed or occurred by any person in order that such license should be conferred. Said person need not personally register before the county clerk but may make the affidavit afore provided before any officer authorized by law to administer oaths, and which affidavit together with the other information and license, or the certified copy thereof as afore provided, shall be forwarded to the said county clerk, who shall act in the manner the same as if the party was personally present. The county clerk shall preserve such affidavit in a bound volume and shall issue to every licentiate duly registering and making such affidavit, a certificate of registration in his county, which shall include a transcript of the registration. Such transcript and license may be offered as primary evidence in all courts of the facts therein stated. A copy of such certificate of registration shall be sent by the county clerk to the secretary of the board within five (5) days after it is made. The county clerk's fees for taking such registration and affidavit and issuing such certificate of registration shall be one (\$1.00) dollar. A practicing dentist having registered a lawful authority to practice dentistry in one county of the state, and removing such practice or part thereof to another county shall show or send by registered mail to the clerk of such other county his certificate of registration. If such certificate clearly shows that the original registration was of an authority issued by the board of dental examiners, or if the certificate of registration itself is indorsed by the secretary of the board of dental examiners as entitled to registration, the clerk shall thereupon register

the applicant in the registers of dentists of the latter county on receipt of a fee of fifty (50) cents, and shall stamp or indorse on such certificate of registration the date and his name preceded by the words "registered also in ——— county," and return the certificate of registration to the applicant. Any lawfully registered person who shall thereafter change his name according to law shall register the new name with a marginal note of the former name with the clerk of the county or counties where he is practicing. The clerk shall forthwith notify the secretary of the board of such change. Any county clerk who knowingly shall make or suffer to be made upon the register of dentists kept in his office any entry other than that provided for in this act, shall be liable to a penalty of fifty (\$50.00) dollars to be recovered by and paid to the said state board of dental examiners in a suit in any court having jurisdiction. Any failure, neglect or refusal on the part of any person holding such license to register the same with the clerk of said county as above directed for a period of six months after the issuance thereof shall ipso facto work a forfeiture of his license, and it shall not be restored except upon the payment to said board of twenty-five (\$25.00) dollars. Any suspension, revocation or reinstatement of a license shall with the date thereof be forthwith noted by the county clerk on the margin of the registration thereof upon receipt of notice from the secretary of the board. [*Amendment of 1909.*]

[*Section 11, repealed March 20, 1905.*]

SEC. 12. No person shall be eligible for examination by the state board of dental examiners who shall not furnish satisfactory evidence of having graduated from a reputable dental college, which must have been indorsed by the board of dental examiners of California, or who shall not furnish to said board of examiners a certificate from the state board of dental examiners, or similar body, of some other state in the United States, showing that he or she has been a licensed practitioner of dentistry in that state for at least five (5) years; *provided*, that every person actually engaged as an apprentice to a regularly licensed dentist in the State of California at the time of the passing of this act, shall be eligible for examination, if, within thirty (30) days after the passage of this act, he shall file with the secretary of the board an affidavit stating his name, age, the length of time for which he has been actually apprenticed and with whom; and who, at the time of his application for examination, shall show to the satisfaction of the board that he has served an apprenticeship of at least four (4) years and is a graduate from a high school or similar institution of learning in this or some other state of the United States requiring a three (3) years' course of study; *and provided*, that no examination shall be given to an applicant claiming the right to take the same as an apprentice later than June, 1913. [*Amendment of 1909.*]

[*Section 13 repealed.*]

SEC. 14. Before any person can practice dentistry in this state, he shall obtain a license to do so from the board of dental examiners. Each application shall be accompanied by a fee of twenty-five (\$25.00) dollars, which shall in no case be refunded. Such license shall be good until the following first day of May when it shall expire by limitation. An annual license fee of two (\$2.00) dollars shall thereafter be paid annually by every person practicing dentistry in this state, and it shall

be the duty of said board to issue to all regularly licensed dentists upon application and the payment of \$2.00, if made before the expiration of the applicant's license, a new license which shall entitle said person to practice dentistry in this state for a period of one year, and which license shall expire upon the following first day of May. Said board shall have no authority to issue an annual license to any person who is not a regularly licensed dentist, and who has not paid such license fee of \$2.00 on or before the date when his previous license expired. Every person who was a regularly licensed dentist and who failed to pay said annual license of \$2.00 before the expiration of his license, shall be considered as if no license had ever been issued to him, and before he can again practice dentistry in this state, shall make a new application therefor as in the first instance and pay the regular fee of \$25.00 therefor, except that he shall not be required to submit to any examination. All renewal fees collected under the provisions of this section, or an amount equal to the total of such collections, shall be used exclusively for the prosecution of violators of this act and for expenses of collecting said fees. It shall be the duty of the secretary of this board to report to the state controller on or before the tenth day of each month all fees, fines, licenses and other collections received during the preceding month and at the same time to pay the entire amount of such receipts into the state treasury. Such receipts shall be placed to the credit of the state board of dental examiners contingent fund, which is hereby created. All salaries and all expenses necessarily incurred by the board in the transaction of its business and in the enforcement of the law shall be paid out of such contingent fund upon claims to be presented and audited in the manner usual with other claims against the state. [*Amendment of 1913.*]

SEC. 15. Any person shall be understood to be practicing dentistry within the meaning of this act who shall display a sign or in any way advertise himself as a dentist, or who shall, for a fee, salary or reward, paid directly or indirectly either to himself or to some other person, perform an operation of any kind upon, or treat diseases or lesions of, the human teeth or jaws, or correct malimposed positions thereof; but nothing in this act contained shall prohibit bona fide students of dentistry from operating in the clinical departments of the laboratory of a reputable dental college, or an unlicensed person from performing merely mechanical work upon inert matter in a dental laboratory or a licensed physician from practicing oral surgery or treating diseases of the mouth. [*Amendment of 1909.*]

[*Sections 16, 17, and 18 repealed in 1903.*]

SEC. 19. Any person, company or association shall be guilty of a misdemeanor, and upon conviction thereof shall be punishable by imprisonment in the county jail not less than ten (10) days nor more than one (1) year, or by a fine of not less than one hundred (\$100.00) dollars nor more than one thousand (\$1000.00) dollars, or by both such fine and imprisonment, who (1) shall sell or barter or offer to sell or barter any dental degree or any certificate or transcript, made or purporting to be made, pursuant to the laws regulating the license and registration of dentists; or (2) shall purchase or procure by barter, any such diploma, certificate or transcript, with intent that the same shall be used as evidence of the holder's qualification to practice dentistry, or in fraud



of the laws regulating such practice; or (3) shall with fraudulent intent, alter in a material regard any such diploma, certificate or transcript; or (4) shall use or attempt to use any such diploma, certificate or transcript, which has been purchased, fraudulently issued, counterfeited or materially altered, either as a license or color of license to practice dentistry, or in order to procure registration as a dentist; or (5) shall practice dentistry under a false or assumed name; or (6) shall assume the degree of "doctor of dental surgery" of "doctor of dental medicine," or shall append the letters "D.D.S." or "D.M.D." to his or her name not having duly conferred upon him or her, by diploma from a recognized dental college or school legally empowered to confer the same, the right to assume said title; or shall assume any title, or append any letters to his or her name, with the intent to represent falsely that he or she has received a dental degree or license; or (7) shall in an affidavit, required of an applicant for examination, license, or registration, under this act, wilfully make a false statement in a material regard; or (8) shall engage in the practice of dentistry under any title or name without causing to be displayed in a conspicuous manner and in a conspicuous place in her or his office the name of each and every person employed in the practice of dentistry therein, together with the word mechanic after the name of each unlicensed person employed; or (9) shall within ten days after demand made by the secretary of the board, fail to furnish to said board the name and address of all persons practicing or assisting in the practice of dentistry in the office of said person, company or association, at any time within sixty (60) days prior to said notice, together with a sworn statement showing under and by what license or authority said person, company or association, and said employee are or have been practicing dentistry, but such affidavit shall not be used as evidence against such person, company or association in any proceeding under this section; or (10) is practicing dentistry in the state without a license, or whose license has been revoked or suspended. [*Amendment of 1909.*]

SEC. 20. It is hereby further provided, that the conferring of degrees and the bestowing of diplomas, by reputable dental colleges of this state, which have been indorsed by the board of dental examiners of California are not included in the penalties prescribed in section 19 of the said act of March 23, 1901, as amended by the act of March 20, 1903. [*Amendment of 1909.*]

SEC. 21. All fines, penalties, or forfeitures, including the examination fee, imposed or collected for the violation of any of the foregoing provisions of this act, unless otherwise specified, shall be paid to the secretary and be by him turned into the general fund of the said board. All fines paid or collected for the violation of any of the provisions of this act shall be paid by the court, in which the conviction shall be had, to the secretary of the said board to be by him turned into the general fund of said board. Said board, or any member or officer, thereof, may prefer a complaint for violation of this act or any part thereof, before any court of competent jurisdiction, and may by its officers, counsel and agents, assist in presenting the law or facts at the trial. It shall be the duty of the district attorney of each county in this state to prosecute all violations of the aforesaid provisions of this act in their respective counties in which such violations occur. [*Amendment of 1909.*]



SEC. 21½. Any dentist may have his license revoked or suspended by the board of dental examiners for any of the following causes:

(1) His conviction of a felony or misdemeanor involving moral turpitude, in which case the record of conviction or a certified copy thereof, certified by the clerk of the court, or by the judge in whose court the conviction is had, shall be conclusive evidence.

(2) For unprofessional conduct or for gross ignorance or inefficiency in his profession. Unprofessional conduct shall mean employing persons known as cappers, as steerers, to obtain business; the obtaining of any fee by fraud or misrepresentation; wilfully betraying professional secrets; employing directly or indirectly any student or any suspended or unlicensed dentist to perform operations of any kind, or to treat lesions of the human teeth or jaws, or correct malimposed formations thereof, except as heretofore provided in section thirteen; aiding or abetting any unlicensed person to practice dentistry unlawfully; habitual intemperance; gross immorality.

The proceedings to revoke or suspend any license under the first subdivision hereof, must be taken by the board on the receipt of a certified copy of the record of conviction. The proceedings under the second subdivision hereof may be taken upon the information of another. All accusations must be in writing, verified by some party familiar with the facts therein charged, and three copies thereof must be filed with the secretary of the board. Upon receiving the accusation the board shall, if it deem the complaint sufficient, make an order setting the same for hearing, at a specified time and place, and the secretary shall cause a copy of the order and of the accusation to be served upon the accused at least ten (10) days before the day appointed in the order for said hearing. The accused must appear at the time appointed in the order and answer the charges and make his defense to the same, unless for sufficient cause the board assign another day for that purpose. If he do not appear the board may proceed and determine the accusation in his absence. If the accused plead guilty or refuse to answer the charges, or upon the hearing thereof the board shall find them or any of them true, it may proceed to a judgment revoking his license or suspending it. The board and the accused may have the benefit of counsel, and the board shall have power to administer oaths, take the depositions of witnesses in the manner provided by law in civil cases, and to compel them to attend before it in person the same as in civil cases, by subpoena issued over the signature of the secretary and the seal of the board and in the name of the people of the State of California. Upon the revocation of any license, the fact shall be noted upon the records of the board of dental examiners and the license shall be marked as canceled, upon the date of its revocation. [*Amendment of 1909.*]

SEC. 22. The members of the board of dental examiners shall make an annual report of its proceedings to the governor of California by the first of December of each year, together with an account of all moneys received and disbursed by them, pursuant to this act.

SEC. 23. Four members of said board of dental examiners shall constitute a quorum for the transaction of business at any meeting of the board.

[*Section 24 repealed.*]

SEC. 25. This act shall take effect immediately, and all laws in conflict with this act are hereby repealed. [*Amendment of 1903.*]

## REGISTER OF LICENSED DENTAL PRACTITIONERS

Name.	Address.	City and State.
Abbay, W. H.	893 Willow st.,	Oakland, Cal.
Abbott, E. A.	6 Porter Bldg.,	San Jose, Cal.
Abbott, C. A.	31 W. Main st.,	Alhambra, Cal.
Abrams, Geo.		Riverbank, Cal.
Acker, A. V.	First National Bank Bldg.,	Reedley, Cal.
Acheson, N. B.	113 Fourth st.,	San Diego, Cal.
Adair, H. C.	344 Fourteenth st.,	San Francisco, Cal.
Agee, C. L.		El Centro, Cal.
Aiken, G. S.		Kahului, T. H.
Aiken, P. B.		Jackson, Cal.
Albergaria, J. S.	1005 K st.,	Sacramento, Cal.
Alberti, D. A.	2014 Fillmore st.,	San Francisco, Cal.
Albright, A. N.	201 Edgerly Bldg.,	Fresno, Cal.
Albright, F. H.	730 Main st.,	Red Bluff, Cal.
Alderson, C. M.	406 Wright & Callendar Bld.,	Los Angeles, Cal.
Alderson, J. W.		Elmira, Cal.
Alexander, F. W.	Fox-Heller Block,	San Diego, Cal.
Algeo, W. S.	918 Sixth st.,	Sacramento, Cal.
Alger, E. J.	302½ W. Central ave.,	Albuquerque, N. M.
Allen, H. G.	702 Head Bldg.,	San Francisco, Cal.
Allen, H. J.	226 San Marcos Bldg.,	Santa Barbara, Cal.
Allen, A. B.	445 Chamber Commerce Bldg.,	Pasadena, Cal.
Allen, C. A.	Broadway and American ave.,	Long Beach, Cal.
Allen, R. H.	1305 East Fourteenth st.,	Oakland, Cal.
Allen, W. E.	American National Bank Bldg.,	San Diego, Cal.
Allin, Ernest	156 N. Spring st.,	Los Angeles, Cal.
Alsberg, E. W.		St. Helena, Cal.
Alter, C. H.	328 Investment Bldg.,	Pomona, Cal.
Amelung, H. H.	247 Soquel ave.,	Santa Cruz, Cal.
Ames, G. F.	1502 Park st.,	Alameda, Cal.
Anderson, A. B.	Dodworth Bldg.,	Pasadena, Cal.
Anderson, D. P.	National Bank Bldg.,	Santa Rosa, Cal.
Anderson, F. W.		Winters, Cal.
Anderson, H.	216 Edgerly Bldg.,	Fresno, Cal.
Anderson, R. C.	964 Market st.,	San Francisco, Cal.
Anderson, W. H. B.	602 Hastings st.,	West, Vancouver, B. C.
Andrews, E. R.	6779½ Hollywood blvd.,	Los Angeles, Cal.
Andrews, F. W.	6404 W. Hollywood st.,	Hollywood, Cal.
Angonnet, C. A.	2304 Clement st.,	San Francisco, Cal.
Aono, F.	915 Butler Bldg.,	San Francisco, Cal.
Apablaza, C. J.	(P. O. Box 110)	Durango, Mex.
Arbogast, A. A.	612 Head Bldg.,	San Francisco, Cal.
Arentz, G. B.		Pittsburg, Cal.
Argall, F. L.	First National Bank Bldg.,	San Jose, Cal.
Armstrong, J. J.	314½ Georgia st.,	Vallejo, Cal.
Armstrong, W. H.	602 California st.,	San Francisco, Cal.
Armstrong, W. S.	709 American National Bank Bldg.,	San Diego, Cal.
Arner, M. E.	343 Georgia st.,	Vallejo, Cal.
Arnold, B. C.	2706 N. Broadway st.,	Los Angeles, Cal.
Arnold, E. B.	2706 N. Broadway st.,	Los Angeles, Cal.
Arnold, F. N.	P. O. Box 1113,	Ocean Park, Cal.
Asay, C. E.	117 E. Main st.,	Visalia, Cal.
Aschenbrenner, C. F.	P. O. Box 474,	Covina, Cal.
Ashley, J. W.	224 Pacific Bldg.,	San Francisco, Cal.
Ashby, S. J.	3846 Twenty-fourth st.,	San Francisco, Cal.
Ashmore, C. G.	2300½ S. Grand ave.,	Los Angeles, Cal.
Ashworth, F. D.	2497 Mission st.,	San Francisco, Cal.
Ashworth, F. P.		Lindsay, Cal.
Aten, R. R.	605 Berkeley National Bank Bldg.,	Berkeley, Cal.
Aten, W. O.	Whitney Bldg.,	San Francisco, Cal.
Atterbury, C. W.		Baldwin Park, Cal.
Atwater, H. G.	412 Story Bldg.,	Los Angeles, Cal.
Atwood, W. A.	Elkan-Gunst Bldg.,	San Francisco, Cal.
Austin, W. E.	905 Tenth st.,	Modesto, Cal.
Austin, W. P.	264 Main st.,	Salinas, Cal.
Auble, E. F.		Alturas, Cal.
Avery, H.	815 Shreve Bldg.,	San Francisco, Cal.
Avery, W. N.	Garden City Bank Bldg.,	San Jose, Cal.

Name.	Address.	City and State.
Axton, F. R.	519 California st.,	San Francisco, Cal.
Ayers, C. S.	577 Fourteenth st.,	Oakland, Cal.
Ayers, M. J. (Mrs. Floyd)		Kerby, Ore.
Badgero, L. B.	33 Hastings st., East,	Vancouver, B. C.
Bacigalupi, Julia	2129 Green st.,	San Francisco, Cal.
Bachman, C. W.	Majestic Theater Bldg.,	Los Angeles, Cal.
Backman, G. S.	323 Geary st.,	San Francisco, Cal.
Bacon, W. R.	909 Head Bldg.,	San Francisco, Cal.
Baer, Adolph	Liebes Bldg.,	San Francisco, Cal.
Baer, Julius	Liebes Bldg.,	San Francisco, Cal.
Bagby, H. C.		Santa Maria, Cal.
Bagley, L. A.	405 Walnut st.,	Red Bluff, Cal.
Bailey, A. S.	501 Watts Bldg.,	San Diego, Cal.
Bailey, G. E.	116 E. Phila st.,	Whittier, Cal.
Bailey, H. P.	604 Auditorium Bldg.,	Los Angeles, Cal.
Bailey, L. C.	707 Auditorium Bldg.,	Los Angeles, Cal.
Bailey, M. F.		Palomar, Cal.
Bailey, M. G.	218 Washington ave.,	Point Richmond, Cal.
Bailie, H. C.	206 Hamburger Bldg.,	Los Angeles, Cal.
Bailhache, G. E.	870 McAllister st.,	San Francisco, Cal.
Baird, E. E.		Sanger, Cal.
Baird, F. G.	Butler Bldg.,	San Francisco, Cal.
Baird, M. L.	Butler Bldg.,	San Francisco, Cal.
Baker, A. W.	Whitney Bldg.,	San Francisco, Cal.
Baker, D. B.	Nineteenth and I sts.,	Bakersfield, Cal.
Baker, W. A.	25 E. Pennington st.,	Tucson, Ariz.
Baker, G. F.	P. O. Box 162,	Twin Falls, Idaho.
Baker, R. C.	621 Consolidated Realty Bldg.,	Los Angeles, Cal.
Bakerman, B.	234 Higgins Block,	Los Angeles, Cal.
Baldwin, C. V.	5203 Hollywood blvd.,	Los Angeles, Cal.
Baldwin, I. F.		El Centro, Cal.
Bales, E. S.	503 Berkeley National Bank Bldg.,	Berkeley, Cal.
Ballard, F. A.		Los Angeles, Cal.
Ball, A. E.	6 Orange st.,	Redlands, Cal.
Barber, F. S.	1325 Washington st.,	Oakland, Cal.
Barber, W. C.		Downers Grove, Ill.
Bar Due, W. N.	1032 Fillmore st.,	San Francisco, Cal.
Barker, A. M.	17 S. First st.,	San Jose, Cal.
Barkelew, F. E.	1006 Kearney st.,	San Francisco, Cal.
Ballagh, H. A.		Maricopa, Cal.
Balzarini, C. E.		Monterey, Cal.
Barham, W. W.		Yreka, Cal.
Barnett, Jos.		Yreka, Cal.
Barnett, E. S.		Salt Lake City, Utah.
Barnes, A. M.	1219 Ninth st.,	Alameda, Cal.
Barnes, F. J.	1012 Fifth st.,	San Diego, Cal.
Barnes, Bostwick	3502½ Cypress ave.,	Sacramento, Cal.
Barney, J. C.		Portola, Cal.
Barnhart, H. C.	Fifth and University ave.,	San Diego, Cal.
Barr, T. I. C.	707 Fourth st.,	San Rafael, Cal.
Barringer, L.		Bishop, Cal.
Bartman, G. H.	Box 264,	Newman, Cal.
Barney, W. A.		Templeton, Cal.
Bartram, E. E.	238 Pier ave.,	Hermosa Beach, Cal.
Bartlett, U. G.	323 Geary st.,	San Francisco, Cal.
Barrett, C. G.	1115 D st.,	Sacramento, Cal.
Barrett, T. F.	Union Square Bldg.,	San Francisco, Cal.
Baskerville, R. L.		Arlington, Cal.
Bates, C. P.	627 Clayton st.,	San Francisco, Cal.
Bates, H. W.	206 Consolidated Realty Bldg.,	Los Angeles, Cal.
Batkin, A. A.	2647 Ashbury ave.,	Berkeley, Cal.
Bauer, C. F.	101 Post st.,	San Francisco, Cal.
Baumgardner, E. W.	448 Main st.,	Boulder Creek, Cal.
Bauske, R. E.	306 Oakland Savings Bank Bldg.,	Oakland, Cal.
Baxter, J. C.		Independence, Cal.
Beach, R. H.	229 San Fernando Bldg.,	Los Angeles, Cal.
Beach, W. S.	995 Market st.,	San Francisco, Cal.
Beacom, C. W.		Fortuna, Cal.
Beals, C. H.		Railroad Flat, Cal.
Beamer, R. F.	1915 Gough st.,	San Francisco, Cal.
Bean, Ray	524 S. Spring st.,	Los Angeles, Cal.
Bean, G. L.	350 Post st.,	San Francisco, Cal.
Beauchamp, C.	1147 E. Fifty-fourth st.,	Los Angeles, Cal.



Name.	Address.	City and State.
Beaser, H. P.	141 Forsyth Bldg.,	Fresno, Cal.
Beattie, G. E.	844 Railroad ave.,	San Francisco, Cal.
Beazley, W. S.	410 Wright & Callendar Bldg.,	Los Angeles, Cal.
Bebb, Wm.	304 E. Fifth st.,	Los Angeles, Cal.
Beckett, J. A. P.		Oakland, Cal.
Bedford, E.	107 Cajon st.,	Redlands, Cal.
Bedford, L. N.	383 E st.,	San Bernardino, Cal.
Bedford, W. E.	1331 E st.,	San Diego, Cal.
Bedient, M. L.	Land Company Bldg.,	Fresno, Cal.
Beecher, G. R.	307 International Bank Bldg.,	Los Angeles, Cal.
Beegan, J. J.	4051 Twenty-fourth st.,	San Francisco, Cal.
Beem, G. O.	5438A Central ave.,	Los Angeles, Cal.
Beers, C. J.	208 Mason Bldg.,	Los Angeles, Cal.
Beeson, E. I.	2421 Sutter St.,	San Francisco, Cal.
Belfils, E. K.	1927 Mariposa st.,	Fresno, Cal.
Belfils, J. A.	1927 Mariposa st.,	Fresno, Cal.
Bell, C. H.	2202 Fillmore st.,	San Francisco, Cal.
Bell, M. J.	1011 Head Bldg.,	San Francisco, Cal.
Bell, Robt.	1034 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Bell, W. J.	1046 W. Thirty-fifth st.,	Los Angeles, Cal.
Belton, A. J.	Box 183,	Burlingame, Cal.
Belt, A. H.		Oceanside, Cal.
Belt, J. G.	Corner Washington and First sts.,	Phoenix, Ariz.
Benbrook, C. M.	707 Auditorium Bldg.,	Los Angeles, Cal.
Benjamin, C. W.	742 Market st.,	San Diego, Cal.
Benjamin, E. H.	Head Bldg.,	San Francisco, Cal.
Bennett, A. G.	Garden City Bank Bldg.,	San Jose, Cal.
Bennett, Guy	P. O. Box 586,	Chico, Cal.
Bennion, S. E.		Hutchinson, Minn.
Benney, C. R.	301 Bryson Bldg.,	Los Angeles, Cal.
Berger, L. O.	6 Porter Bldg.,	San Jose, Cal.
Bergmann, T. L.	West Berkeley Bank Bldg.,	West Berkeley, Cal.
Bergstrom, G.	Grant Bldg.,	San Francisco, Cal.
Bernstein, A. E.	6394 Telegraph ave.,	Oakland, Cal.
Best, B. C.	323 Geary st.,	San Francisco, Cal.
Best, J. P.	209 First National Bank Bldg.,	Long Beach, Cal.
Bethel, F. J.	1104 Eighth st.,	Sacramento, Cal.
Beverton, D. W.	151 Carmel ave.,	Pacific Grove, Cal.
Bibbero, H. S.	1271 Twentieth ave.,	San Francisco, Cal.
Bidwell, H. H.		Azusa, Cal.
Biggs, J. A.	Eighteenth and Valencia sts.,	San Francisco, Cal.
Billings, W. M.	322 Acheson Bldg.,	Berkeley, Cal.
Bills, A. V.	Fifth and F sts.,	San Diego, Cal.
Black, J. A.	2215½ Avenue D,	Galveston, Tex.
Blackwell, B. G.	213 Latham ave.,	Hemet, Cal.
Bland, J. H.	Garden City Bank Bldg.,	San Jose, Cal.
Bland, Oscar		Cherokee Woods, Okla.
Blauer, R. J.	301 Garden City Bank Bldg.,	San Jose, Cal.
Bliss, C. L.	93 Ocean View ave.,	Santa Cruz, Cal.
Bliss, F. A.	Market and Spear sts.,	San Francisco, Cal.
Bliss, F. W.	100 Pacific ave.,	Santa Cruz, Cal.
Bliss, P. P.	Leask Bldg.,	Santa Cruz, Cal.
Bliss, V. W.		Fresno, Cal.
Block, S. D.	701 Auditorium Bldg.,	Los Angeles, Cal.
Blodgett, J. M.		Lodi, Cal.
Blondin, L. D.	1805 Telegraph ave.,	Oakland, Cal.
Bloomer, E. O.	512 S. Broadway st.,	Los Angeles, Cal.
Blosser, E. E.		Santa Maria, Cal.
Robbitt, J. M.	Eighth and Main sts.,	Riverside, Cal.
Boeckman, H. F.	220 Chamber of Commerce Bldg.,	Pasadena, Cal.
Boege, J. H.	P. O. Box 35,	Anaheim, Cal.
Boeske, B. C.	1306 State st.,	Santa Barbara, Cal.
Bogart, S. C.	Hibernian Bldg.,	Los Angeles, Cal.
Bokay, C. E.	4510½ Moneta ave.,	Los Angeles, Cal.
Bolstad, F. P. S.		Taft, Cal.
Bonham, C. A.		Newman, Cal.
Bonnel, F. C.		Hollister, Cal.
Boone, N. I.	Box 146,	Red Bluff, Cal.
Boone, T. E.		Pinole, Cal.
Borger, J. N.	391 Sutter st.,	San Francisco, Cal.
Botswick, E. C.	323 Geary st.,	San Francisco, Cal.
Bosworth, L. L.	846 Fifth st.,	San Diego, Cal.
Boswell, J. H.	First National Bank Bldg.,	Long Beach, Cal.



Name.	Address.	City and State.
Bowen, J. J.	264 W. Twenty-third st.,	New York, N. Y.
Bowers, R. H.	Ninth and K sts.,	Sacramento, Cal.
Bowers, F. U.	2815 V st.,	Sacramento, Cal.
Bowman, C. H.	302 Laughlin Bldg.,	Los Angeles, Cal.
Bowman, Amy G.	302 Laughlin Bldg.,	Los Angeles, Cal.
Bowman, I. L.	230 Pine ave.,	Long Beach, Cal.
Boxton, Chas.	Physicians and Surgeons' College,	San Francisco, Cal.
Boyce, F. D.	516 S. Figueroa,	Los Angeles, Cal.
Boyd, B.	410 Mason Bldg.,	Los Angeles, Cal.
Boyd, Ida Menges	410 Mason Bldg.,	Los Angeles, Cal.
Boyd, S. A.	2814 Prince st.,	Berkeley, Cal.
Boyens, E. W.		Lovelock, Nev.
Boyens, P. J.	Pacific Bldg.,	San Francisco, Cal.
Boyes, E. B.	149 New Montgomery st.,	San Francisco, Cal.
Boyes, H. D.	246 Powell st.,	San Francisco, Cal.
Boys, H. S.	Twelfth and Park sts.,	Paso Robles, Cal.
Boynton, G. D.	Westbank Bldg.,	San Francisco, Cal.
Brannan, G. E.	550 Guerrero st.,	San Francisco, Cal.
Brasch, S. L.	Examiner Bldg.,	San Francisco, Cal.
Bray, G. F. I.		Visalia, Cal.
Bradshaw, C. A.	402 S. Salina st.,	Syracuse, N. Y.
Brassell, E. H.	209 Post st.,	San Francisco, Cal.
Breene, F. T.		Iowa City, Iowa.
Bretsch, G. H.	203 Granger Bldg.,	San Diego, Cal.
Bretz, A. H.	1404 University ave.,	San Diego, Cal.
Brewer, B. B.	409 Pacific Bldg.,	San Francisco, Cal.
Brenner, A. J.	626 Chamber of Commerce Bldg.	Pasadena, Cal.
Brigham, E. T.	121 Roselawn Drive,	Los Angeles, Cal.
Brizius, W. J.	200 Wilcox Bldg.,	Los Angeles, Cal.
Broad, C. J.	577 Fourteenth st.,	Oakland, Cal.
Broad, E. J.	1197 Valencia st.,	San Francisco, Cal.
Broadwater, W. E.	1327 Broadway st.,	Oakland, Cal.
Brodbeck, H. W.	221½ S. Spring st.,	Los Angeles, Cal.
Brodnax, Bland	1101 Pine st.,	San Francisco, Cal.
Bronson, O. E.		Fresno, Cal.
Brooks, F. A.	111 Valencia st.,	San Francisco, Cal.
Brooks, J. A.	1890 Oxford st.,	Berkeley, Cal.
Brooks, W. E.	First National Bank Bldg.,	Oakland, Cal.
Brown, A. R.	851½ S. Central ave.,	Los Angeles, Cal.
Brown, A. M.	Twenty-third ave. and E. Fourteenth st.,	Oakland, Cal.
Brown, Alex.		San Fernando, Cal.
Brown, A. V.	702 Galen Bldg.,	San Francisco, Cal.
Brown, Albert A.		Lemoore, Cal.
Brown, C. H.	1140½ Valencia st.,	San Francisco, Cal.
Brown, C. D.	Hewes Bldg.,	San Francisco, Cal.
Brown, E. E.	P. O. Box 333,	Fort Bragg, Cal.
Brown, G. L.	Nineteenth and H sts.,	Bakersfield, Cal.
Brown, G. M.		Big Rapids, Mich.
Brown, H. E.	423 Auditorium Bldg.,	Los Angeles, Cal.
Brown, Harriet T. (Mrs. Gardner)		Lodi, Cal.
Brown, Harry G.	Sixth and K sts.,	Sacramento, Cal.
Brown, Henry	Rookery Block,	Spokane, Wash.
Brown, H. M.		Mendocino, Cal.
Brown, H. S.	1009 W. P. Story Bldg.,	Los Angeles, Cal.
Brown, Holmes G.	S. Park and Franklin sts.,	Pomona, Cal.
Brown, J. A.	391 Sutter st.,	San Francisco, Cal.
Brown, J. Guy	429 First National Bank Bldg.,	Oakland, Cal.
Brown, M. A.	5 Kearney st.,	San Francisco, Cal.
Brown, W. A.	328 Investment Bldg.,	Pomona, Cal.
Brownell, L. G.	1005 K st.,	Sacramento, Cal.
Browning, W. F.	802 Fell st.,	San Francisco, Cal.
Bruhns, H. J.	322 Clement st.,	San Francisco, Cal.
Brownton, L. C.	705 First National Bank Bldg.,	San Jose, Cal.
Bryan, L. A.	3325 S. Main st.,	Los Angeles, Cal.
Buck, C. E.	808 Security Bldg.,	Los Angeles, Cal.
Buck, Kate D.	808 Security Bldg.,	Los Angeles, Cal.
Buell, E. B.		Escondido, Cal.
Buell, H. C.	212 Mason Bldg.,	Los Angeles, Cal.
Bullard, J. A.	32 N. State st.,	Chicago, Ill.
Bullen, J. F.		Exeter, Cal.
Bundy, L.	308 E. Main st.,	Medford, Ore.
Burbank, G. C.	211 Long Beach Bank Bldg.,	Long Beach, Cal.
Burfield, W. M. H.	864 Bay st.,	San Francisco, Cal.

Name.	Address.	City and State.
Burke, Ivan C.	First National Bank Bldg.,	Hanford, Cal.
Burke, S. E.	826 Los Angeles Trust and Savings Bank Bldg.,	Los Angeles, Cal.
Burkholder, E. C.	515 Main st.,	Joplin, Mo.
Burbeck, W. R.	426 S. Spring st.,	Los Angeles, Cal.
Burney, W. I.	3401½ University ave.,	Los Angeles, Cal.
Burlingame, F. W.	920 Broderick st.,	San Francisco, Cal.
Burns, Robt., Jr.	Butler Bldg.,	San Francisco, Cal.
Burns, J. B.	1429 Broadway st.,	Oakland, Cal.
Burns, O. B.	323 Geary st.,	San Francisco, Cal.
Burns, R. E.	614 Wright & Callendar Bldg.,	Los Angeles, Cal.
Burns, P. M.	311 California st.,	San Francisco, Cal.
Burr, R. H.	314 E. Main st.,	Stockton, Cal.
Burridge, W. J.	409 Butler Bldg.,	San Francisco, Cal.
Burson, D. H.	10 Embarcadero st.,	San Francisco, Cal.
Burt, F. E.	506 O. T. Johnson Bldg.,	Los Angeles, Cal.
Burton, F.	314 E. Main st.,	Stockton, Cal.
Burton, F. P.		Stockton, Cal.
Bush, W. P.	2131 University ave.,	Berkeley, Cal.
Bush, F. J. H.	2120 Howard st.,	San Francisco, Cal.
Butler, S. L.	1309 Washington st.,	Oakland, Cal.
Butler, W. N.	75 Pratt st.,	Hartford, Conn.
Butler, A. J.	Central Bldg.,	Pasadena, Cal.
Butler, E. I.	426 Granger Bldg.,	San Diego, Cal.
Butterfield, C. L.	10½ Peck st.,	Watsonville, Cal.
Bullock, W. M.		Richmond, Cal.
Byrne, D. W.	44 Pacific ave.,	Santa Cruz, Cal.
Caesar, F. M.		San Diego, Cal.
Cafferata, A. J.	Butler Bldg.,	San Francisco, Cal.
Cage, A. D.	Fifth and F sts.,	San Diego, Cal.
Calder, H. F.	127 W. First st.,	Los Angeles, Cal.
Calderwood, W. M. S.	486 Commercial st.,	Astoria, Ore.
Caldwell, C. L.	113 Main st.,	Petaluma, Cal.
Caldwell, F. M.	Sutter and Webber ave.,	Stockton, Cal.
Caldwell, H. H.		Petaluma, Cal.
Caldwell, W. L.	111 S. San Joaquin st.,	Stockton, Cal.
Caler, P. B.	607 S. Hill st.,	Los Angeles, Cal.
Callaghan, T. B.	Fifth and F sts.,	Eureka, Cal.
Callender, M. N.	First National Bank Bldg.,	Van Nuys, Cal.
Calmes, H. P.	2122 Bancroft Way,	Berkeley, Cal.
Cameron, A. C.	Masonic Bldg.,	Redlands, Cal.
Cameron, A. D.	Box 681,	Riverside, Cal.
Camp, F. H.		Willits, Cal.
Campbell, C. G.		Antioch, Cal.
Campbell, E. R.	2105 Center st.,	Berkeley, Cal.
Campbell, F. C.	437 S. Broadway st.,	Los Angeles, Cal.
Campbell, R. E.	Berkeley National Bank Bldg.,	Berkeley, Cal.
Cane, Alfred	5280 San Pablo Road,	Oakland, Cal.
Cannon, E. E.	5636 Pasadena ave.,	Los Angeles, Cal.
Carew, J. A.	Butler Bldg.,	San Francisco, Cal.
Carey, H. M.		Whittier, Cal.
Carlton, H. P.	Oakland Savings Bank Bldg.,	Oakland, Cal.
Carlson, Adam	222 Mason Bldg.,	Los Angeles, Cal.
Carlyon, P. H.	Main and Fourth sts.,	Olympia, Wash.
Carmichael, E. A.	336 E. Main st.,	Stockton, Cal.
Carmichael, F. E.		Turlock, Cal.
Carmichael, T. M.	26 S. First st.,	San Jose, Cal.
Carney, F. D.	212 Security Bldg.,	Los Angeles, Cal.
Carpenter, B. L.		Porterville, Cal.
Carpenter, O. S.	3266 Adeline st.,	S. Berkeley, Cal.
Carr, C. W.	227 Mercantile Place,	Los Angeles, Cal.
Carl, W. H.		El Centro, Cal.
Carrillo, Y. R.		Santa Monica, Cal.
Carrington, P. T.		Gustine, Cal.
Carroll, C. E.	Mt. Oliver P. O. Bldg.,	Pittsburg, Pa.
Carroll, J. C.	111 Ellis st.,	San Francisco, Cal.
Carter, C. J.		Richmond, Cal.
Carter, C. M.	240 Stockton st.,	San Francisco, Cal.
Case, C. E.	119½ S. Spring st.,	Los Angeles, Cal.
Case, E. G.	209 Westbank Bldg.,	San Francisco, Cal.
Casey, T. F.	569 Fillmore st.,	San Francisco, Cal.
Castle, R. R.	3009 Sixteenth st.,	San Francisco, Cal.
Castle, C. C.		Los Gatos, Cal.
Cauch, F. L.	Garden City Bank Bldg.,	San Jose, Cal.

Name.	Address.	City and State.
Cave, Daniel	210 Lankershim Bldg.,	Los Angeles, Cal.
Chalfant, C. W.	1108 E. Fourteenth st.,	Oakland, Cal.
Chalfant, J.	Butler Bldg.,	San Francisco, Cal.
Chapman, C. W.	227 Sacramento st.,	Nevada City, Cal.
Chapman, W. W.	141 N. Euclid ave.,	Ontario, Cal.
Chambers, W. K.	302 Ferguson Bldg.,	Los Angeles, Cal.
Chandler, E. D.	Sixth and Hill sts.,	Los Angeles, Cal.
Chandler, F. W.	402 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Chandler, H. S.	Garden City Bank Bldg.,	San Jose, Cal.
Chapin, R. H.		Huntington Beach, Cal.
Chapline, W. E.	1207 Washington st.,	Los Angeles, Cal.
Chappel, H. G.	714 Oakland Bank of Savings Bldg.,	Oakland, Cal.
Chappell, J. F.	613 Marin st.,	Vallejo, Cal.
Charles, M. S.	1006 California Bldg.,	Los Angeles, Cal.
Chase, H. E.	Seneca and Second ave.,	Seattle, Wash.
Chase, W. J.	456 Castro st.,	San Francisco, Cal.
Chilton, Jesse		Fullerton, Cal.
Chisholm, A. A.	Masonic Temple,	Napa, Cal.
Chismore, H. J.	1952 Devisadero st.,	San Francisco, Cal.
Christensen, G. A.	2701 Mission st.,	San Francisco, Cal.
Church, H. E.	138½ S. Spring st.,	Los Angeles, Cal.
Ciley, J. L.		Elk Creek, Cal.
Clark, F. E.	P. O. Box 134,	Honolulu, T. H.
Clark, Franklin E.	603 Garland Bldg.,	Los Angeles, Cal.
Clark, W. M.	P. O. Box 436,	Redlands, Cal.
Clark, W. N.	Twelfth and Broadway sts.,	Oakland, Cal.
Clarke, A. G.	223 Pacific Bldg.,	San Francisco, Cal.
Clarke, J. P.	2623 Mission st.,	San Francisco, Cal.
Clarke, E. L.	158 E. Santa Barbara ave.,	Los Angeles, Cal.
Clapp, S. W.	Third and Thomas sts.,	Pomona, Cal.
Clay, E. A.	829 Butler Bldg.,	San Francisco, Cal.
Clay, L. E.		Fresno, Cal.
Clayton, W. E.	114 S. Spring st.,	Los Angeles, Cal.
Clazie, F.	1028 Washington st.,	Oakland, Cal.
Clement, C. E.	Berkeley National Bank Bldg.,	Berkeley, Cal.
Clendenin, E. C.	133 Geary st.,	San Francisco, Cal.
Cline, F. J.		Covina, Cal.
Clinite, F. E.		Redfield, South Dakota.
Close, R. M. (Mrs. Eckert)	1128 Broadway st.,	Oakland, Cal.
Cochrane, E. O.	323 Geary st.,	San Francisco, Cal.
Cochrane, O. LaV.		Visalia, Cal.
Cockburn, E. A.	311 F st.,	Eureka, Cal.
Cockerton, D. H.	701 United States Bank Bldg.,	Oakland, Cal.
Cockrill, R. B.	Patterson Bldg.,	Fresno, Cal.
Coe, C. S.	283 University ave.,	Palo Alto, Cal.
Coffield, G. A.	427 Story Bldg.,	Los Angeles, Cal.
Coffin, D. S.	1649 W. Forty-eighth st.,	Los Angeles, Cal.
Cohen, D. L.		Redondo, Cal.
Colburn, O. M.	2567A Mission st.,	San Francisco, Cal.
Colburn, W. A.	529 Castro st.,	San Francisco, Cal.
Cole, C. E.	714 Grant Bldg.,	Los Angeles, Cal.
Colgan, A. J.		Cucamonga, Cal.
Colegrove, J. A.	452½ S. Broadway st.,	Los Angeles, Cal.
Colestock, L. A.	424 E. Main st.,	Stockton, Cal.
Coleman, B. F.	I. O. O. F. Bldg.,	Gilroy, Cal.
Collins, H. E.	Fifth and C sts.,	San Diego, Cal.
Colligan, F. J.	1615 Polk st.,	San Francisco, Cal.
Collins, G. W.		Vermillion, S. D.
Collins, M. J.	1429 Broadway st.,	Oakland, Cal.
Collar, F. J.	1424 Union st.,	Alameda, Cal.
Combs, J. E.	113 E. Main st.,	Visalia, Cal.
Compton, G. T.	323 Geary st.,	San Francisco, Cal.
Comte, G. A.	520 S. Broadway st.,	Los Angeles, Cal.
Coney, D. M.	133 Geary st.,	San Francisco, Cal.
Coney, Z. T.	Head Bldg.,	San Francisco, Cal.
Congdon, M. J.	2162 Center st.,	Berkeley, Cal.
Conolly, C. L.	533½ Fourth st.,	Santa Rosa, Cal.
Conner, W. H.	2218½ W. Jefferson st.,	Los Angeles, Cal.
Conradt, H. J.		Novato, Cal.
Conroy, J. H.	Muirhead Bldg.,	San Francisco, Cal.
Constine, L. B.	1350 Ellis st.,	San Francisco, Cal.
Cook, A. R.	Kearns Bldg.,	Salt Lake, Utah
Cook, Isabelle (Mrs. Barkmann)		Hawthorne, Cal.



Name.	Address.	City and State.
Cook, J. A.	Long Beach,	Cal.
Cook, J. F.	322 Bradbury Bldg.,	Los Angeles, Cal.
Cook, W. E.	Carson Bldg.,	Eureka, Cal.
Cool, G. W.	P. O. Box 543,	Ocean Park, Cal.
Cool, R. H.	Head Bldg.,	San Francisco, Cal.
Cooper, A. S.	713 Story Bldg.,	Los Angeles, Cal.
Cooper, A. F.	Gross Bldg.,	Eureka, Cal.
Cooper, E. M.	693 Mission st.,	San Francisco, Cal.
Cooper, J. C.	2030 Mariposa ave.,	Fresno, Cal.
Cooper, J. H.	102 W. Seventh st.,	Hanford, Cal.
Copp, J. P.	204 Copp Bldg.,	Los Angeles, Cal.
Copsey, H. B.	Carson Bldg.,	Eureka, Cal.
Cosad, A. B.	1225 Washington st.,	Oakland, Cal.
Corbett, W. F.	Pacific Grove,	Cal.
Corbiere, C. C.	Redding,	Cal.
Corliss, W. B.	2130 Hopkins st.,	East Oakland, Cal.
Corwin, Cecil	Hayward,	Cal.
Corwin, L. T.	609 Union Savings Bank Bldg.,	Oakland, Cal.
Cory, B. B.	Alameda,	Cal.
Coulson, N. T.	Hearst Bldg.,	San Francisco, Cal.
Cothran, M. H. (Mrs. Donald)	Cloverdale,	Cal.
Covert, A. T.	308 First National Bank Bldg.,	Long Beach, Cal.
Covington, W. T.	603 Fay Bldg.,	Los Angeles, Cal.
Cox, G. E.	Pixley,	Cal.
Coyne, W. E. S.	Grand Union Hotel,	San Francisco, Cal.
Craigie, Henry	467 Castro st.,	San Francisco, Cal.
Crandall, G. J.	424 S. Broadway st.,	Los Angeles, Cal.
Craig, T.	133 Geary st.,	San Francisco, Cal.
Craig, H. T.	509 Butler Bldg.,	San Francisco, Cal.
Cranz, L. T.	406 Sutter st.,	San Francisco, Cal.
Cram, F. H.	El Centro,	Cal.
Craven, E. A.	401 Higgins Bldg.,	Los Angeles, Cal.
Crawford, E. H.	Fourth and B sts.,	Santa Rosa, Cal.
Crawford, H. B.	Clovis,	Cal.
Crawford, J. F.	Forty-eighth and Normandie sts.,	Los Angeles, Cal.
Craycroft, W. W.	Land Company Bldg.,	Fresno, Cal.
Creagh, J. W.	1217 Lincoln ave.,	Alameda, Cal.
Crew, L. C.	Azusa,	Cal.
Cresmer, C. J.	630 Auditorium Bldg.,	Los Angeles, Cal.
Criswell, R. B.	Los Gatos,	Cal.
Croall, M. V. (Mrs. Mervy)	728 Fourteenth st.,	San Francisco, Cal.
Croft, S.	520 Pacific Bldg.,	San Francisco, Cal.
Cronkhite, J. A.	510 Mason Bldg.,	Los Angeles, Cal.
Crossett, E. T.	254 Grove st.,	Jersey City, N. J.
Crow, G. M.	902 Wright & Callendar Bldg.,	Los Angeles, Cal.
Crow, S. H.	Janesville,	Cal.
Cree, W. A.	495 Frederick st.,	San Francisco, Cal.
Culver, R. N.	536 S. Broadway,	Los Angeles, Cal.
Cummings, C. H.	503 Octavia st.,	San Francisco, Cal.
Cummings, N. C.	Redwood City,	Cal.
Cummings, Jude E.	Redwood City,	Cal.
Cummings, P. S.	Oxnard,	Cal.
Cunningham, S. J.	2237 Polk st.,	San Francisco, Cal.
Cureton, Edw.	305 Savings and Loan Bldg.,	Stockton, Cal.
Cureton, Horace	First and Santa Clara sts.,	San Jose, Cal.
Cureton, W.	Pocatello,	Idaho.
Curran, J. F.	Fifth and Spring sts.,	Los Angeles, Cal.
Curragh, J. M.	5 New Century Bldg.,	San Jose, Cal.
Currie, C. W.	Chico,	Cal.
Curless, J. H.	McCloud,	Cal.
Curtiss, F. A.	Garden City Bank Bldg.,	San Jose, Cal.
Custer, C. A.	Rutan Block,	Pomona, Cal.
Cushing, S. R.	333 Phelan Bldg.,	San Francisco, Cal.
Cutler, J. W.	17 E. Third st.,	Watsonville, Cal.
Dahlen, P. J.	P. O. Box 553,	Hartford, Conn.
Daiber, C. P.	104 Daly st.,	Los Angeles, Cal.
Daingerfield, C. L.	2 Belmont ave.,	San Francisco, Cal.
Daley, H. T.	Burlingame,	Cal.
Damron, F. B.	608 First National Bank Bldg.,	Long Beach, Cal.
Daniels, E. A.	1164 E. Philadelphia st.,	Whittier, Cal.
Daniels, G. E.	146 Grant ave.,	San Francisco, Cal.
Danziger, G. A.	3542 S. Flower st.,	Los Angeles, Cal.
Darby, J. H.	327 E. First st.,	Long Beach, Cal.



Name.	Address.	City and State.
Darneal, W. E.	9401 E. Fourteenth st.,	Elmhurst, Cal.
Davidson, J. E.	5 N. Hunter st.,	Stockton, Cal.
Davies, O. W.	Story Bldg.,	Los Angeles, Cal.
Davis, Alice M. (Mrs. Fisher)		Hayward, Cal.
Davis, C. E.		St. Helena, Cal.
Davis, H. E.		Levuka, Fiji Islands.
Davis, E. N. W.	1617 California st.,	San Francisco, Cal.
Davis, H. C.	Union Square Bldg.,	San Francisco, Cal.
Davis, H. P.	302 Pacific Bldg.,	San Francisco, Cal.
Davis, H. S.	1731 Polk st.,	San Francisco, Cal.
Davis, F. B.	Bacon Bldg.,	Oakland, Cal.
Davis, J. E.	4328 Central ave.,	Los Angeles, Cal.
Davis, W. E.	133 Geary st.,	San Francisco, Cal.
Davis, W. L.	240 Stockton st.,	San Francisco, Cal.
Davis, S. C.	Union Square Bldg.,	San Francisco, Cal.
Davenport, D. D.	105 E. Main st.,	Stockton, Cal.
Davy, J. W.	First National Bank Bldg.,	San Jose, Cal.
Day, F. W.		Lebanon, Ind.
Day, L. L.	Myrtle ave.,	Monrovia, Cal.
Day, R. A.	240 Stockton st.,	San Francisco, Cal.
Deacon, A. P.		Willows, Cal.
Dean, J. H.		Franklin, Ind.
Dean, O. S.	610 First National Bank Bldg.,	Oakland, Cal.
Dean, J. C.	610 First National Bank Bldg.,	Oakland, Cal.
Dean, J. S.	215½ Orange st.,	Redlands, Cal.
Decker, C. M.	1218 Ninth ave.,	San Francisco, Cal.
De Cou, C. L.	1941 Lovelace ave.,	Los Angeles, Cal.
Decker, C. W.	308 Phelan Bldg.,	San Francisco, Cal.
Decker, J. H.	125 W. Richmond ave.,	Pt. Richmond, Cal.
Deichmiller, C.	215 W. Seventh st.,	Los Angeles, Cal.
Delucchi, J. A.	P. O. Box 143.,	Sutter Creek, Cal.
Deming, R. H.	Jacob Bldg.,	Visalia, Cal.
De Martin, A. D.		Crescent City, Cal.
Dempsey, H. E.	332 Georgia st.,	Vallejo, Cal.
Deuel, E. C.	1000 J st.,	Sacramento, Cal.
Dennis, C. C.	769 Market st.,	San Francisco, Cal.
DePuy, Leo	339 Fifth ave.,	Pittsburg, Pa.
Derby, A. J.		Honolulu, T. H.
Derby, A. T.	839 Butler Bldg.,	San Francisco, Cal.
Derham, F. E.	Head Bldg.,	San Francisco, Cal.
DeVore, W. G.		Tempe, Ariz.
Devlin, C. A.	312 Head Bldg.,	San Francisco, Cal.
Dewlaney, C. W.		Santa Barbara, Cal.
Dias, E. X.	200½ K st.,	Sacramento, Cal.
Dick, A. N.		Woodland, Cal.
Dick, A. Y.		Woodland, Cal.
Dickover, J. J.	Clock Bldg.,	Santa Barbara, Cal.
Dietrick, A. C.	716 Washington st.,	Hoboken, N. J.
Dieffenbacher, B. L.	506 Ferguson Bldg.,	Los Angeles, Cal.
Dillman, I. F.	5023 Monte Vista st.,	Los Angeles, Cal.
Dimmick, Jos.	1710 Webster st.,	Oakland, Cal.
Dinsmore, A. M.		Ferndale, Cal.
Ditty, A.	Second and Garey ave.,	Pomona, Cal.
Dixon, M. M.	909 Story Bldg.,	Los Angeles, Cal.
Dobbins, J. W.	120½ Mill st.,	Grass Valley, Cal.
Dobson, W. E.	408 S. Spring st.,	Los Angeles, Cal.
Dod, S. L.	Butler Bldg.,	San Francisco, Cal.
Dodson, E. M.	1110 Broadway st.,	Oakland, Cal.
Dodge, W. H.		Raymond, Cal.
Doll, C. V.	308½ D st.,	Marysville, Cal.
Dollin, A. F.	3301 Mission st.,	San Francisco, Cal.
Dollin, J. W.	4111 Eighteenth st.,	San Francisco, Cal.
Donnelley, G. S.	Northeast corner Grove and Clayton sts.,	San Francisco, Cal.
Doolittle, C. V.	535 N. Main st.,	Pomona, Cal.
Doolittle, F.	151 Fifty-fourth ave.,	East, Los Angeles, Cal.
Doran, R. E.	Ninth ave. and Irving st.,	San Francisco, Cal.
Dorland, J. W.	392 E. Colorado st.,	Los Angeles, Cal.
Dornberger, E. L.	503 Union Bldg.,	San Diego, Cal.
Dovey, W. R.		Petaluma, Cal.
Dowd, J. W.	First National Bank Bldg.,	Riverside, Cal.
Dowell, W. J.	1486 Eighth st.,	Oakland, Cal.
Downing, H. S.	224 Pacific Bldg.,	San Francisco, Cal.
Downes, E.	533½ Fourth st.,	Santa Rosa, Cal.

Name.	Address.	City and State.
Doyle, E. M.	200½ K st.,	Sacramento, Cal.
Doyle, B. W.	Fiske Bldg.,	Fresno, Cal.
Doyle, F. C.	Fiske Bldg.,	Fresno, Cal.
Dooley, J. H.	5 N. Hunter st.,	Stockton, Cal.
Dowd, H. I.	Sixth and Hill sts.,	Los Angeles, Cal.
Drucker, G. I.	Head Bldg.,	San Francisco, Cal.
DuBois, C. H.	907 Third st.,	San Rafael, Cal.
Duckett, C. S.	2161 Shattuck ave.,	Berkeley, Cal.
Duckett, H. C.	1104 Eighth st.,	Sacramento, Cal.
Duff, H. S.	Patterson Block,	Fresno, Cal.
Duffee, R. T.	1302 Castro st.,	San Francisco, Cal.
Duggan, N. S.	Central Bank Bldg.,	Oakland, Cal.
Dunbar, P. H.	Stirling City,	Cal.
Dundass, E. G.	2343 W. Twenty-seventh st.,	Los Angeles, Cal.
Dungan, F. L.	Hollister,	Cal.
Dunn, M. J.	2845 Telegraph ave.,	Oakland, Cal.
Dunn, A. G.	396 Castro st.,	San Francisco, Cal.
Dunn, Robt.	209 Post st.,	San Francisco, Cal.
Dunn, R. K.	Sawtelle,	Cal.
Durham, J. H.	Irvington,	Cal.
Dye, F. M. M.	3403 S. Vermont ave.,	Los Angeles, Cal.
Dyer, E. C.	911 Haight st.,	San Francisco, Cal.
Eason, J. A.	804 Commercial Bldg.,	San Francisco, Cal.
Earl, G. W.	Gilroy,	Cal.
Eaton, DuBois	Centerville,	Cal.
Eaton, J. O.	508 Hewes Bldg.,	San Francisco, Cal.
Eastman, W. W.	Sonora,	Cal.
Eberle, A.	902 J st.,	Sacramento, Cal.
Eberts, C. L.	207 Consolidated Realty Bldg.,	Los Angeles, Cal.
Eckes, J. D.	323 Geary st.,	San Francisco, Cal.
Eddy, E. D.	222 Main st.,	Salinas, Cal.
Ede, L. G.	Loyalton,	Cal.
Edwards, A. L.	919 Judah st.,	San Francisco, Cal.
Edwards, C. O.	First National Bank Bldg.,	Oakland, Cal.
Edwards, D. P.	Crescent City,	Cal.
Edwards, J. W.	323 Geary st.,	San Francisco, Cal.
Eggert, H. A.	Commercial Bldg.,	Oakland, Cal.
Ehred, C. T.	664 S. Spring st.,	Los Angeles, Cal.
Ehrlich, G. T.	3429 Telegraph ave.,	Oakland, Cal.
Eidenmiller, F. H.	Concord,	Cal.
Eisen, E. G.	825 Phelan Bldg.,	San Francisco, Cal.
Eisenbrand, G. F.	209 S. State st.,	Chicago, Ill.
Emeis, H. P.	447 Spreckels Bldg.,	San Diego, Cal.
Elberg, H. M.	Commercial Bank Bldg.,	San Luis Obispo, Cal.
Eller, H. C.	Etna Mills,	Cal.
Elliott, D. C.	Mayfield,	Cal.
Ellis, A. J.	910 Grattan st.,	Los Angeles, Cal.
Ellis, W. A.	830 Market st.,	San Francisco, Cal.
Ellwanger, G. J.	1014 Jefferson st.,	St. Charles, Mo.
Elvidge, G. F.	Thirteenth and Broadway sts.,	Oakland, Cal.
Elworthy, F. W.	948 Market st.,	San Francisco, Cal.
Endelman, J.	Ashland,	Ore.
Engs, J. S.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Engstrom, C. J. R.	604 Auditorium Bldg.,	Los Angeles, Cal.
Engstrom, C. O.	1104 Ninth st.,	Sacramento, Cal.
Epperson, H. V.	131 Pine ave.,	Long Beach, Cal.
Epsteen, H.	San Rafael,	Cal.
Erwood, H. J.	453½ S. Spring st.,	Los Angeles, Cal.
Eshelman, B. F.	811 Story Bldg.,	Los Angeles, Cal.
Esgate, J. I.	Eighth and Main sts.,	Riverside, Cal.
Esgate, T. D.	First National Bank Bldg.,	Riverside, Cal.
Estes, W. B.	151 E. 106th st.,	New York, N. Y.
Evans, E. E.	210 Union Savings Bank Bldg.,	Oakland, Cal.
Evans, A. O.	3423½ S. Vermont ave.,	Los Angeles, Cal.
Evans, J. H.	Highland,	Cal.
Everts, C. P.	3938 Woodruff ave.,	Berkeley, Cal.
Fagg, D. M.	Los Angeles Tax Bldg.,	Los Angeles, Cal.
Fare, John.	Fifth and Central ave.,	Los Angeles, Cal.
Farley, R. E.	1593 McAllister st.,	San Francisco, Cal.
Farman, C. E.	Morgan Hill,	Cal.
Farman, C. H.	401 First st.,	Napa, Cal.
Farmer, G. C.	Folsom,	Cal.
Farnham, H. H.	410 Granger Bldg.,	San Diego, Cal.

Name.	Address.	City and State.
Farrow, C. G.	307 Story Bldg.,	Los Angeles, Cal.
Faulkner, C. A.	927 Broadway st.,	Oakland, Cal.
Faught, G. W.		Sebastopol, Cal.
Felsenthal, L.	Van Nuys Bldg.,	Los Angeles, Cal.
Ferguson, T. H.	1336 Park st.,	Alameda, Cal.
Finley, E. S.	Garner Block,	San Bernardino, Cal.
Fischer, F.	948 Market st.,	San Francisco, Cal.
Fisher, G. N.		Morgan Hill, Cal.
Fisher, Minnie L. (Mrs. Pruitt)	1396 Eighth st.,	Oakland, Cal.
Fitch, O. P.		Placerville, Cal.
Fitch, W. W.	285 E. Holt ave.,	Pomona, Cal.
Fitzgerrell, G. W.		Highland, Cal.
Fitz Gerald, F. J.	410 Auditorium Bldg.,	Los Angeles, Cal.
Fitzgerald, V. A.	Dunn Bldg.,	San Francisco, Cal.
Fitzgibbon, J. G.	291 Geary st.,	San Francisco, Cal.
Flanders, G. H.	117 E. Philadelphia st.,	Whittier, Cal.
Fleckenstein, W. J.	606 Hollingsworth Bldg.,	Los Angeles, Cal.
Fleissner, H. H.	32 Washington st.,	Petaluma, Cal.
Fleming, Jas.	681 McAllister st.,	San Francisco, Cal.
Fleming, C. K.	First National Bank Bldg.,	San Jose, Cal.
Fleming, Thos.		Petaluma, Cal.
Fletcher, Thos.	169 Collingwood st.,	San Francisco, Cal.
Flood, A. M.	Schroth Bldg.,	San Francisco, Cal.
Flood, W. A.		Santa Ana, Cal.
Flory, W. D.	142 Title Insurance Bldg.,	Los Angeles, Cal.
Foerster, A. A. W.	1032 Valencia st.,	San Francisco, Cal.
Fogarty, J. D.		Suisun, Cal.
Fogg, W. S.		Lockford, Cal.
Forbes, D. W.		Mountain View, Cal.
Follansbee, H. E.		River Falls, Wis.
Fontaine, Mae L.		Long Beach, Cal.
Fontaine, S. B.	210 First National Bank Bldg.,	Oakland, Cal.
Fountain, M. F.		Blue Lake, Cal.
Force, R. W.	Union Savings Bank Bldg.,	Pasadena, Cal.
Ford, L. E.	Eighth and Broadway,	Los Angeles, Cal.
Ford, A. J.	404 Hewes Bldg.,	San Francisco, Cal.
Forrest, J. M. Jr.	3287 Mission st.,	San Francisco, Cal.
Forester, C. O.	1200 Masonic ave.,	San Francisco, Cal.
Foster, D. E.	308 Story Bldg.,	Los Angeles, Cal.
Foster, J. A.	908 Market st.,	San Francisco, Cal.
Foster, S. B.	506 Hill st.,	Los Angeles, Cal.
Foster, W. M.	608 Frost Bldg.,	Los Angeles, Cal.
Fowler, J. R.	Box 272,	San Luis Obispo, Cal.
Fowler, A. A.	14 Theater Bldg.,	San Jose, Cal.
Fowler, R. C.	Goodrich Bldg.,	Pheonix, Ariz.
Fox, C. E.	L. and S. Theater Bldg.,	El Centro, Cal.
Fox, G. H.	Nineteenth and I sts.,	Bakersfield, Cal.
Fox, J. B.	925 Tenth st.,	Modesto, Cal.
Frank, G. W.	113½ West Fifth ave.,	Arkansas City, Kans.
Fraser, W. E.	1804 Market st.,	San Francisco, Cal.
Fratrus, M. E. (Mrs. Barry)	Naval Pharmacy Bldg.,	Vallejo, Cal.
Frazer, I. A.	Bank of San Jose Bldg.,	San Jose, Cal.
Frazer, T. J.	350 Post st.,	San Francisco, Cal.
Frazier, S. H.		Trinit, Cal.
Frederick, C. J.	Union Bank Bldg.,	Oakland, Cal.
Frederick, H. A.	2152 Sutter st.,	San Francisco, Cal.
Free, A. M.		Visalia, Cal.
Free, G. W.	J and Mariposa sts.,	Fresno, Cal.
Freeman, C. E.	816 American National Bank Bldg.,	San Diego, Cal.
Freeman, I. A.	105 West Sixth st.,	Los Angeles, Cal.
Frida, P. D.	444 Parmalee-Dohrman Bldg.,	Los Angeles, Cal.
Friedmann, B. L.		Vallejo, Cal.
Freitas, E. L.	Sixth and Spring sts.,	Los Angeles, Cal.
French, H. W.	812 Washington st.,	Oakland, Cal.
French, R. C.	2012 East First st.,	Los Angeles, Cal.
Frenzel, F. H.	Berkeley National Bank Bldg.,	Berkeley, Cal.
Fritz, G. E.		Los Angeles, Cal.
Fugler, C. A.	Whitney Bldg.,	San Francisco, Cal.
Fujita, S.	1825 Sutter st.,	San Francisco, Cal.
Fukasawa, J.	338½ E. First st.,	Los Angeles, Cal.
Fullen, Theo.	309 Pantages Theater Bldg.,	Los Angeles, Cal.
Fuller, F. N.		Weed, Cal.
Fulsom, H. A.	407 Title Insurance Bldg.,	Los Angeles, Cal.



Name.	Address.	City and State.
Funk, R. R. C.		Lemoore, Cal.
Gabbs, M. F.	Galan Bldg.,	San Francisco, Cal.
Galan, J. R.		Mazatlan, Mexico.
Galbreath, A. J.	803 Clement st.,	San Francisco, Cal.
Galeoto, S.	355 Columbus ave.,	San Francisco, Cal.
Gallagher, C. V.	Anglo-California Bank Bldg.,	San Francisco, Cal.
Gallup, T. E.	1099 Main st.,	Santa Clara, Cal.
Gallot, J.	609½ J st.,	Sacramento, Cal.
Gambitz, L. R.	323 Geary st.,	San Francisco, Cal.
Gambitz, M. R.	323 Geary st.,	San Francisco, Cal.
Gammans, W. E.	1336 Park st.,	Alameda, Cal.
Garden, E. D. R.	248 W. Vernon st.,	Los Angeles, Cal.
Gardner, I. P.	202½ S. Broadway st.,	Los Angeles, Cal.
Gardiner, C. V.	Masonic Temple,	Santa Rosa, Cal.
Garnett, W. M.	408 Wright & Callendar Bldg.,	Los Angeles, Cal.
Garrison, D. M.	5690 San Pablo ave.,	Oakland, Cal.
Garrott, A. C.	424 S. Broadway st.,	Los Angeles, Cal.
Garver, W. M.	603 Fay Bldg.,	Los Angeles, Cal.
Gaskill, P. D.	1225 Washington st.,	Oakland, Cal.
Gaston, W. A.	205 First National Bank Bldg.,	San Jose, Cal.
Gates, H. E.	146 Grant ave.,	San Francisco, Cal.
Gates, W. G.	Adams Block,	Paso Robles, Cal.
Gautier, L. A.	491 Castro st.,	San Francisco, Cal.
Gedge, H. E.	141 Sixth ave.,	San Francisco, Cal.
Gaylor, H. A.		San Bernardino, Cal.
Gehan, R. F.	922½ J st.,	Sacramento, Cal.
Geiger, H. H.		Tacoma, Wash.
George, E.	822 B st.,	Haywards, Cal.
George, J. S.		Repres, Cal.
Gibson, A. L.		Ukiah, Cal.
Gibson, F. R.		Calxico, Cal.
Gibson, F. W.	First National Bank Bldg.,	Oroville, Cal.
Giddings, C. G.	1027 Fifth st.,	San Diego, Cal.
Giffen, R. B.	205 Hagelstein Bldg.,	Sacramento, Cal.
Giguette, F. A.	307 Dodworth Bldg.,	Pasadena, Cal.
Gilbert, A. J.	15 S. Sutter st.,	Stockton, Cal.
Gilbert, A. H.	965 Fifth st.,	San Diego, Cal.
Gilbert, C. C.	993 Haight st.,	San Francisco, Cal.
Gilbert, G. W.	J and Tulare sts.,	Fresno, Cal.
Gilbertson, J. C.	713 Union Savings Bank Bldg.,	Oakland, Cal.
Gill, W. D.	505 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Gillam, C. E.		Coronado, Cal.
Gillam, J. H.	Tenth and F sts,	Coronado, Cal.
Gillespie, D. S.	1006 California Bldg.,	Los Angeles, Cal.
Gilman, C. D.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Gilson, R. E.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Girardey, W. O.	1005 K st.,	Sacramento, Cal.
Glasgow, N. B.	467½ Third st.,	San Bernardino, Cal.
Glasgow, H. J.	1033 First st.,	Fresno, Cal.
Glasier, A. B.		Fort Bidwell, Cal.
Gleason, H. C.	307 S. Broadway st.,	Los Angeles, Cal.
Glidden, M. D.	122 E. Main st.,	Stockton, Cal.
Goddard, M.	710 Butler Bldg.,	San Francisco, Cal.
Goff, E. E.	905 State st.,	Santa Barbara, Cal.
Gonzales, F. I.	St. Paul Bldg.,	San Francisco, Cal.
Good, C. L.	Spreckels Bldg.,	San Diego, Cal.
Goode, W. A.	223 Timken Bldg.,	San Diego, Cal.
Goode, W. W.	1117 F st.,	Sacramento, Cal.
Goodearle, J. H.	Box 411,	Oroville, Cal.
Goodnight, C. H.		Fresno, Cal.
Goodrich, G. A.	R. F. D. No. 1, Box 177,	Pasadena, Cal.
Goodrich, V. A.		San Pedro, Cal.
Goodman, C. D.	1225 Washington st.,	Oakland, Cal.
Goodman, N. W.	713 Story Bldg.,	Los Angeles, Cal.
Gorham, P. W.	506 Exchange Bldg.,	Sacramento, Cal.
Gorton, C. D.	834 Whitney Bldg.,	San Francisco, Cal.
Gothard, J. T.	360 Olive ave.,	Burbank, Cal.
Gottenberg, H. W.		Sonoma, Cal.
Gould, A. D.	406 American National Bank Bldg.,	San Diego, Cal.
Graf, W. E.	701 S. Alvarado st.,	Los Angeles, Cal.
Graham, F. A.		Springville, Utah
Graham, G. F.	611 Shreve Bldg.,	San Francisco, Cal.
Graham, H. J.		Oroville, Cal.



Name.	Address.	City and State.
Graham, L.	240 Stockton st.,	San Francisco, Cal.
Grant, A. H.	308½ D st.,	Marysville, Cal.
Grant, J. T.	412 Oakland ave.,	Oakland, Cal.
Gray, B. F.	803 Security Bldg.,	Los Angeles, Cal.
Gray, C. F.	Portland Hotel,	Portland, Ore.
Gray, J. W.	710 Security Bldg.,	Los Angeles, Cal.
Gray, F. A.	Chapman ave.,	Orange, Cal.
Gray, H. J.		San Rafael, Cal.
Gray, W. S.	D st.,	Marysville, Cal.
Gregg, R. J., Jr.	356 S. Broadway st.,	Los Angeles, Cal.
Green, M. L.	Security Bank Bldg.,	Oakland, Cal.
Green, M. T.	204 Garden City Bank Bldg.,	San Jose, Cal.
Green, O. E.	115 Berry Block,	Whittier, Cal.
Green, W. F.	Tenth st.,	Modesto, Cal.
Greenlaw, H. T.	620 Tower ave.,	Superior, Wis.
Greenlaw, M. A.	Butler Bldg.,	San Francisco, Cal.
Gresham, J. L.	Box 334,	Coalinga, Cal.
Griffith, A. C.	1322 Broadway st.,	Oakland, Cal.
Griitner, A. T.	1362A Valencia st.,	San Francisco, Cal.
Griner, O. T.		Lakeport, Cal.
Gromaire, C. A.	16 Sadowa st.,	San Francisco, Cal.
Grossman, M. E.	Box 744,	Honolulu, T. H.
Grotefend, G. A.		Redding, Cal.
Grove, W. C.	1005 I st.,	Modesto, Cal.
Gruss, F. J.	12 Geary st.,	San Francisco, Cal.
Gunsberger, B. M.	1933 Ellis st.,	San Francisco, Cal.
Gurley, J. E.	350 Post st.,	San Francisco, Cal.
Guthrie, A. R.	504 Clement st.,	San Francisco, Cal.
Guthrie, J. E.	Henne Bldg.,	Los Angeles, Cal.
Guthrie, T. A.	433½ Main st.,	Woodland, Cal.
Gwinn, W. M.	3275 Sacramento st.,	San Francisco, Cal.
Gwinn, W. R.	745 Alvarado st.,	Los Angeles, Cal.
Haas, H. H.	608 Story Bldg.,	Los Angeles, Cal.
Hackett, A. E.	Head Bldg.,	San Francisco, Cal.
Hackett, C. C.	44 Main st.,	Napa, Cal.
Hackett, S. A.	1328 Washington st.,	Oakland, Cal.
Haines, B. W.	323 Geary st.,	San Francisco, Cal.
Hale, N.	5690 San Pablo ave.,	Oakland, Cal.
Hale, R. L.	1018 Shreve Bldg.,	San Francisco, Cal.
Halford, E. J.		Fellows, Cal.
Hall, F. A.	Berkeley National Bank Bldg.,	Berkeley, Cal.
Hall, M. M.	2643b Mission st.,	San Francisco, Cal.
Hall, R. T.	Land Company Bldg.,	Fresno, Cal.
Hall, S. H.	Elks' Bldg.,	Stockton, Cal.
Hall, S. W.	2728 Channing Way,	Berkeley, Cal.
Hall, W. C.	147 Kentucky st.,	Petaluma, Cal.
Hall, W. H.	904 American National Bank Bldg.,	San Diego, Cal.
Haley, G. W.	404 Main st.,	Porterville, Cal.
Halloek, C. H.	536 S. Broadway st.,	Los Angeles, Cal.
Halsey, N. S.	703 Fourth st.,	San Rafael, Cal.
Halsey, W. H.	1327 Broadway st.,	Oakland, Cal.
Halsted, E. P.	1122 Sutter st.,	San Francisco, Cal.
Halsted, J. L.	1278 Fulton st.,	San Francisco, Cal.
Hambleton, W. D.	Box 443,	Ocean Park, Cal.
Hamblly, C. R.	138½ S. Spring st.,	Los Angeles, Cal.
Hamilton, J. W.	506 Crofton ave.,	Oakland, Cal.
Hamlin, B. R.	1332 Park st.,	Alameda, Cal.
Hamman, L. M.	226½ E. First st.,	Los Angeles, Cal.
Hammen, E. C.	Fisher Block,	Redlands, Cal.
Hammond, T. F.	207 University ave.,	Palo Alto, Cal.
Hammond, W. G.		Willows, Cal.
Hammond, W. F.	452½ S. Broadway st.,	Los Angeles, Cal.
Hammel, Annie R. (Mrs. Watkins)		King City, Cal.
Hankins, E. E.	444 S. Broadway st.,	Los Angeles, Cal.
Hanford, W. H.	Thayer Bldg.,	Oakland, Cal.
Hanna, G. R.	262 S. Serrano st.,	Los Angeles, Cal.
Hansen, C. T.	603 Whitney Bldg.,	San Francisco, Cal.
Hanson, H. P.	201 Garden City Bank Bldg.,	San Jose, Cal.
Harding, F. H.	304 Central Bank Bldg.,	Oakland, Cal.
Hardy, C. S.	209 Post st.,	San Francisco, Cal.
Hardy, J. R.	618 Timken Bldg.,	San Diego, Cal.
Hare, D. A.	833 Market st.,	San Francisco, Cal.
Hargrave, W.		Covelo, Cal.

Name.	Address.	City and State.
Hargrove, G. H.	202 N. Main st.,	Los Angeles, Cal.
Harms, M. F. E.		Pleasanton, Cal.
Harms, R. G. C.	1328 Washington st.,	Oakland, Cal.
Harnden, F. W.	1013 Shreve Bldg.,	San Francisco, Cal.
Harper, C. E.	127 Kern st.,	Tulare, Cal.
Harper, B. W.	6763 Hollywood Boulevard,	Hollywood, Cal.
Harrison, E. L. (Mrs. Schley)	126 Stockton st.,	San Francisco, Cal.
Harrell, T. P.	Pantages Theater Bldg.,	Los Angeles, Cal.
Harris, G. N.	10 Quackenbush Bldg.,	Bellingham, Wash.
Harris, G. R.	787 Market st.,	San Francisco, Cal.
Harris, Isabelle D. (Mrs. Holm)	Producers' Bank Bldg.,	Bakersfield, Cal.
Harris, H. L.	220 Georgia st.,	Vallejo, Cal.
Harris, E. R.		Nicolaus, Cal.
Hart, C. E.	391 Sutter st.,	San Francisco, Cal.
Hart, F. E.	Union Square Bldg.,	San Francisco, Cal.
Hart, O. P.		Needles, Cal.
Hart, W. C.	Butler Bldg.,	San Francisco, Cal.
Harth, A. P.		Lindsay, Cal.
Hartman, P. C.	84 S. First st.,	San Jose, Cal.
Harwood, E. M.	Sixth and Hill sts.,	Los Angeles, Cal.
Harwood, H. B.	Box 203,	Claremont, Cal.
Haslehurst, A. O.	Nineteenth and I sts.,	Bakersfield, Cal.
Hasseltine, L. F.		Langdon, North Dakota.
Hasslinger, O. A.	1557 Ellis st.,	San Francisco, Cal.
Hatch, J. H.	Schroth Bldg.,	San Francisco, Cal.
Hatcher, Laura E.	424 Chamber of Commerce Bldg.,	Pasadena, Cal.
Hatcher, J. H.	205½ Euclid ave.,	Ontario, Cal.
Hathaway, G. E.	Seventh and Hill sts.,	Los Angeles, Cal.
Hathaway, H. W.	314 Mason Bldg.,	Los Angeles, Cal.
Haughawout, H. C.	155 S. Flower st.,	Los Angeles, Cal.
Hauselt, C. P.	750 Baker st.,	San Francisco, Cal.
Hawley, D. E.		Antioch, Cal.
Harvey, C. L.	Box 145,	Sonoma, Cal.
Hawkins, E. C.	38 W. Colorado st.,	Pasadena, Cal.
Hawkins, C. G.		Los Angeles, Cal.
Hawver, H. D.	1361 Park st.,	Alameda, Cal.
Hawver, J. C.		Auburn, Cal.
Hays, A. P.	404 Laughlin Bldg.,	Los Angeles, Cal.
Hays, I. W., Jr.	209 Main st.,	Grass Valley, Cal.
Hays, H. McD.	417 Katz Bldg.,	San Francisco, Cal.
Heacock, F. T.	Haight and Fillmore sts.,	San Francisco, Cal.
Heacock, W. R.	Fisher's Block,	Redlands, Cal.
Head, A. W.		Vancouver, B. C.
Head, T. D.	1125 Broadway st.,	Oakland, Cal.
Head, W. W.		Chico, Cal.
Heaney, W. P.	323 Geary st.,	San Francisco, Cal.
Hebert, C. P.		Riverside, Cal.
Heider, W. T.	1254 Twenty-third ave.,	Oakland, Cal.
Hein, G. N.	323 Geary st.,	San Francisco, Cal.
Heino, Julius		Mill Valley, Cal.
Heitman, F. W.	437 Main st.,	Merced, Cal.
Heitman, H.	Schroth Bldg.,	San Francisco, Cal.
Heller, C. C.	741 W. Eleventh st.,	Los Angeles, Cal.
Heller, L. C.	405 Security Bldg.,	Los Angeles, Cal.
Helsby, E. E.	308 S. Main st.,	Los Angeles, Cal.
Henderson, C. H.		Martinez, Cal.
Henderson, H. N.	408 Berkeley National Bank Bldg.,	Berkeley, Cal.
Henderson, M. M.		Downey, Cal.
Henderson, N.	Citizens' Bank Bldg.,	Alameda, Cal.
Henderson, W. D.	2131 University ave.,	Berkeley, Cal.
Henderson, W. R.	Union Bldg.,	Stockton, Cal.
Hendricks, H. T.		Hanford, Cal.
Hendricks, Peter		Banning, Cal.
Hendrickson, W. M.	209 Boston Bldg.,	Pasadena, Cal.
Herbert, E. F.	1003½ State st.,	Santa Barbara, Cal.
Herkner, C. E.		Los Banos, Cal.
Herman, L. F. (Mrs. Ginno)	1502 Walnut st.,	Berkeley, Cal.
Hermis, C. W.		Douglas, Alaska.
Herrick, C. A.	401 Whitney Bldg.,	San Francisco, Cal.
Hervey, A. R.	Hervey-Finley Bldg.,	Santa Ana, Cal.
Hergenbahn, A. E.	508 Temple Auditorium,	Los Angeles, Cal.
Heseman, C. E.		Riverside, Cal.
Hesketh, W. R.	Fourth and Spring sts.,	Los Angeles, Cal.

Name.	Address.	City and State.
Hess, O. G.	Lake Shore ave.,	Los Angeles, Cal.
Hewitt, H. G.		Santa Rosa, Cal.
Heyn, E. G.		Alameda, Cal.
Higby, N. G.	158 W. Second st.,	Pomona, Cal.
Higgins, R. M.	1010 Broadway st.,	Oakland, Cal.
Higgins, T. S.	714 Phelan Bldg.,	San Francisco, Cal.
High, C. B.	53 Young Bldg.,	Honolulu, T. H.
Higaki, M.	1662 Post st.,	San Francisco, Cal.
Hill, T. L.	2960 Scott st.,	San Francisco, Cal.
Hilliker, E. P.	301 N. Broadway st.,	Los Angeles, Cal.
Hinckley, E. J.	224 Pacific Bldg.,	San Francisco, Cal.
Hinckley, I. L.		Fillmore, Cal.
Hines, L. B.		Lodi, Cal.
Hines, J. P.	833 S. Broadway st.,	Los Angeles, Cal.
Hinman, H. T.	Box 636,	Eureka, Cal.
Hiniker, A. J.	709 Sixth st.,	San Rafael, Cal.
Hipkins, H.	Shreve Bldg.,	San Francisco, Cal.
Hirth, C. E.		Vernal, Utah.
Hirtz, N. F.	360 Wilcox Bldg.,	Los Angeles, Cal.
Hoagland, W. W.	15 Stockton st.,	San Francisco, Cal.
Hoecker, J. M.	948 Market st.,	San Francisco, Cal.
Hodgen, J. D.	Schroth Bldg.,	San Francisco, Cal.
Hodges, G. A.		Turlock, Cal.
Hoffer, V.		Santa Rosa, Cal.
Hoffman, B. J.		Corning, Cal.
Hogue, R. V.	2818 Paloma ave.,	Los Angeles, Cal.
Holcomb, C. L.		Selma, Cal.
Helcombe, J. V.	Davis Bldg.,	El Centro, Cal.
Holcombe, J. D.		Globe, Ariz.
Holden, S. R.	407 Lonsdale Bldg.,	Duluth, Minn.
Holladay, A. C.	608 First National Bank Bldg.,	Long Beach, Cal.
Holladay, W. R.	408 H. W. Hellman Bldg.,	Los Angeles, Cal.
Hollingsworth, M. W.		Nordhoff, Cal.
Hollingsworth, R. M.		Monterey, Cal.
Holloway, E. S.		Colusa, Cal.
Holman, F. D.	707 Auditorium Bldg.,	Los Angeles, Cal.
Holt, F. J.	45 Sefton Block,	San Diego, Cal.
Homan, W. W.	217 Exchange Bldg.,	Los Angeles, Cal.
Homer, J.		Los Angeles, Cal.
Honodel, W. R.		Chico, Cal.
Hood, R. J.	821 Los Angeles Savings and Trust Bldg.,	Los Angeles, Cal.
Hook, B. B.	401 Powell Bldg.,	San Francisco, Cal.
Hooper, H.	1005 Market st.,	San Francisco, Cal.
Hooper, R. V.	209 Post st.,	San Francisco, Cal.
Hopkins, E. L.	2030 Mariposa st.,	Fresno, Cal.
Hopkins, J. C.	3022 W. First st.,	Los Angeles, Cal.
Horner, H. I.	707 MacDonald ave.,	Richmond, Cal.
Horn, C. M.	1047 Fifth st.,	San Diego, Cal.
Hosking, R. G.	495 Valencia st.,	San Francisco, Cal.
Hosmer, E.		San Ysidro, Cal.
Houck, F. H.		Anaheim, Cal.
Howard, E. G.	322 Bradbury Block,	Los Angeles, Cal.
Howard, E. J.	1392 Haight st.,	San Francisco, Cal.
Howard, J. L.		Marysville, Cal.
Howard, Jas. L.	1702 N. Vermont ave.,	Los Angeles, Cal.
Howard, O. J.	Patterson Block,	Fresno, Cal.
Howatt, A. B.	1588 Milwaukee ave.,	Chicago, Ill.
Howe, A. B.	Berkeley National Bank Bldg.,	Berkeley, Cal.
Howell, R. B.	Elks' Bldg.,	Stockton, Cal.
Houston, R. B.	2686 W. Pico st.,	Los Angeles, Cal.
Hubbell, A. B.	2577 San Pablo ave.,	Oakland, Cal.
Huck, H. C.	558 Columbus ave.,	San Francisco, Cal.
Huddle, W. F.	202½ S. Broadway st.,	Los Angeles, Cal.
Huff, W. F.	501 Long Beach Bank Bldg.,	Long Beach, Cal.
Hughes, J. L.		Dinuba, Cal.
Hughes, L. P.		Houlton, Me.
Hughes, W. R.	First National Bank Bldg.,	Oakland, Cal.
Hullinger, A. J.	Mixer Bldg.,	Exeter, Cal.
Hultberg, F. L.	787 Market st.,	San Francisco, Cal.
Humelbaugh, A. C.	533½ S. Spring st.,	Los Angeles, Cal.
Hunger, F. J.	People's Bank Bldg.,	Sacramento, Cal.
Hunt, F. M.	408 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Hunter, O. R.	1007 Broadway st.,	Oakland, Cal.



Name.	Address.	City and State.
Hurd, E. M.	E. Sixth and Oregon sts.,	Portland, Ore.
Hursh, R. L.	1001A Guerrero st.,	San Francisco, Cal.
Husted, C. B.	Tenth and I sts.,	Modesto, Cal.
Husted, F. R.	First National Bank Bldg.,	San Jose, Cal.
Huston, C. G.	816 Hibernian Bldg.,	Los Angeles, Cal.
Hussey, S. W.	2647 Ashby ave.,	Berkeley, Cal.
Hutchison, J. E.	1151 Polk st.,	San Francisco, Cal.
Hutton, J. A. D.	2268 Shattuck ave.,	Berkeley, Cal.
Hyde, E. C.	333 O. T. Johnson Bldg.,	Los Angeles, Cal.
Hyatt, Frank	614½ E. Twelfth st.,	Los Angeles, Cal.
Ichihashi, U.	1526 Geary st.,	San Francisco, Cal.
Iglehart, T. N.	306 Galen Bldg.,	San Francisco, Cal.
Irgens, L. S.	409 Union Savings Bank Bldg.,	Oakland, Cal.
Irons, R. H.		Los Gatos, Cal.
Ivey, J. R.	301½ Broad st.,	Nevada City, Cal.
Inverarity, F.	609 Story Bldg.,	Los Angeles, Cal.
Irving, A. E.		Kelseyville, Cal.
Jacobs, J. E.	1006 W. Forty-second st.,	Los Angeles, Cal.
Jacobs, J. J.	102½ E. Fourth st.,	Santa Ana, Cal.
Jackman, G. F.		Chino, Cal.
Jackson, A. C.	Chamber of Commerce Bldg.,	Pasadena, Cal.
Jackson, J. A.	2017 San Antonio ave.,	Alameda, Cal.
Jackson, H. N.	909 Watts Bldg.,	San Diego, Cal.
Jackson, W. N.	466 Columbus ave.,	San Francisco, Cal.
Jaegeling, J. P.	707 Whitney Bldg.,	San Francisco, Cal.
James, C. W.		Fowler, Cal.
James, E. P.	616 Security Bank Bldg.,	Oakland, Cal.
Janes, C. A.	177 Post st.,	San Francisco, Cal.
Janes, R. K.	201 N. El Molino,	Pasadena, Cal.
Janke, W. E.	177 Post st.,	San Francisco, Cal.
Jarvis, C. C.	156 N. Spring st.,	Los Angeles, Cal.
Jarvis, H. A.		Calxico, Cal.
Jarvis, C. F. H.	312 First National Bank Bldg.,	Oakland, Cal.
Jeffery, J. A.	457 Cadillac ave.,	Detroit, Mich.
Jenkins, F. M.	1498 Arrowhead ave.,	San Bernardino, Cal.
Jennings, G. P.		Watsonville, Cal.
Jessup, A. H.	212 S. Friends ave.,	Whittier, Cal.
Jewett, S.		Watsonville, Cal.
Johnson, A. W.	409 Pacific Bldg.,	San Francisco, Cal.
Johnson, A. E.	703 Broadway Central Bldg.,	Los Angeles, Cal.
Johnson, Della M. (Mrs. Locke)		Half Moon Bay, Cal.
Johnson, F. D.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Johnson, J. W.	Hotel Knickerbocker,	San Francisco, Cal.
Johnson, S. H.	3863 Normandie ave.,	Los Angeles, Cal.
Johnston, E. M.	Box 323,	San Luis Obispo, Cal.
Johnston, D. A.	810 Title Insurance Bldg.,	Los Angeles, Cal.
Johnston, G. K.		Taft, Cal.
Johnston, Robt.	734 K st.,	Eureka, Cal.
Jonasen, G. H.	500 Columbia ave.,	Goldfield, Nev.
Jones, C. V.	905 I st.,	Modesto, Cal.
Jones, E. L.	338 E. Market st.,	Stockton, Cal.
Jones, J. B.	501½ K st.,	Sacramento, Cal.
Jones, J. C.	1593½ E. Stark st.,	Portland, Ore.
Jones, J. W.	107 N. Spring st.,	Los Angeles, Cal.
Jones, L. D.	801 Watts Bldg.,	San Diego, Cal.
Jones, L. G.	618 Logan ave.,	San Diego, Cal.
Jones, P. C.		Fort Bragg, Cal.
Jones, T. R.	1011 Phelan Bldg.,	San Francisco, Cal.
Jones, H. McK.	Second and Thomas sts.,	Pomona, Cal.
Joost, Anna D. (Mrs. Roller)	2201 Fulton st.,	San Francisco, Cal.
Jordan, L. W.		Coulterville, Cal.
Jordan, Minnie E.	405 S. Hill st.,	Los Angeles, Cal.
Jurgens, C. H.	1224 Broadway st.,	Oakland, Cal.
Justice, J. A.	808 W. P. Story Bldg.,	Los Angeles, Cal.
Kaiser, E. E.	Story Bldg.,	Los Angeles, Cal.
Kaufman, E. H.	1196 McAllister st.,	San Francisco, Cal.
Kauffman, L. H.	1032 Valencia st.,	San Francisco, Cal.
Kanouse, J. G.	230 E. Seventeenth st.,	Los Angeles, Cal.
Keagy, J. M.	529½ Beacon st.,	San Pedro, Cal.
Kearns, T. H.	203 Church st.,	San Francisco, Cal.
Keene, H. H.	311 F st.,	Eureka, Cal.
Keating, Nora M.	607 Koenig Bldg.,	San Francisco, Cal.
Keating, O. J.		Hollister, Cal.



Name.	Address.	City and State.
Keefe, E. D.	Butler Bldg.,	San Francisco, Cal.
Keel, C. W.		Marysville, Cal.
Keesing, J. B.	2931 Clay st.,	San Francisco, Cal.
Keith, Etta G.	Care A. W. Chance, 810 Corbett Bldg.,	Portland, Ore.
Keller, P. W.		Orosi, Cal.
Kelly, E. H.	412 Story Bldg.,	Los Angeles, Cal.
Kelly, N. D.	Schroth Bldg.,	San Francisco, Cal.
Kelley, F. E.		Loyalton, Cal.
Kelley, G. F.		Truckee, Cal.
Kellogg, A. C.	716 Phelan Bldg.,	San Francisco, Cal.
Kelsey, M.	615 Auditorium Bldg.,	Los Angeles, Cal.
Kemp van Ee, F.	506 Devisadero st.,	San Francisco, Cal.
Kempe, M. V.	708 Washington st.,	Oakland, Cal.
Kendrick, J. G.	318 W. Thirty-first st.,	Los Angeles, Cal.
Kennedy, A. I.		Brawley, Cal.
Kennedy, G. D.	First National Bank Bldg.,	Colorado Springs, Colo.
Kennedy, W. F.	355 S. Broadway st.,	Los Angeles, Cal.
Kenney, I. B.		Eagle Bend, Minn.
Kent, C. H.	628 Auditorium Bldg.,	Los Angeles, Cal.
Kenward, F. B.	350 Post st.,	San Francisco, Cal.
Keogh, J. B.		Pt. Arena, Cal.
Kerlev, W. A.	606 Auditorium Bldg.,	Los Angeles, Cal.
Kerthem, D. J.	242 E. Main st.,	Stockton, Cal.
Kestler, F. S.	Hagelstein Bldg.,	Sacramento, Cal.
Kestling, E. C.		Los Angeles, Cal.
Kettell, H. C.		Grand Junction, Colo.
Key, J. W.	1005 Fillmore st.,	San Francisco, Cal.
Keys, T. R. E.	391 Sutter st.,	San Francisco, Cal.
Kilburn, C. M.		Watsonville, Cal.
Kimerer, L. L.	Main and E sts.,	Wheatland, Cal.
King, E. D.	310 Security Bldg.,	Los Angeles, Cal.
King, J. J.	Knox Bldg.,	San Jose, Cal.
King, Birdine	1954½ E. First st.,	Los Angeles, Cal.
King, J. F.	First National Bank Bldg.,	Oakland, Cal.
King, J. R.	Eleventh and Main sts.,	Riverside, Cal.
King, L. A.		Alameda, Cal.
King, H. C.	617 Consolidated Realty Bldg.,	Los Angeles, Cal.
King, R.	831 San Pedro st.,	Los Angeles, Cal.
Kingsbury, B. C.	344 Fourteenth st.,	San Francisco, Cal.
Kinley, F. J.		Healdsburg, Cal.
Kinsella, W. M.	3401½ University st.,	Los Angeles, Cal.
Kirby, A. H.	Eighth and Broadway sts.,	Los Angeles, Cal.
Kirk, H. M.	308 Chamber of Commerce Bldg.,	Pasadena, Cal.
Kirkpatrick, H. D.	131 Pine ave.,	Long Beach, Cal.
Kirkwood, I. S.	Twenty-fourth and Hoover sts.,	Los Angeles, Cal.
Kirtland, H. B.	704 Butler Bldg.,	San Francisco, Cal.
Kleeman, F. C.	278 Bacon Bldg.,	Oakland, Cal.
Kleiser, G. W.		Portland, Ore.
Kleiser, J. A.	1421 Nineteenth st.,	Bakersfield, Cal.
Klepingner, W. P.	1712 Maple ave.,	Los Angeles, Cal.
Kline, A. E.	314½ D st.,	Marysville, Cal.
Knights, W. B.	615 Cole st.,	San Francisco, Cal.
Knowles, C. W.	177 Post st.,	San Francisco, Cal.
Knowles, W. A. L.	510 Butler Bldg.,	San Francisco, Cal.
Knox, H. B.	711 Oakland Bank of Savings Bldg.,	Oakland, Cal.
Knox, A. J.	Grant Bldg.,	San Francisco, Cal.
Koenig, F. A.	1234 Castro st.,	San Francisco, Cal.
Kriechbaum, G. H.		East Auburn, Cal.
Kroech, E. C.	301 N. Broadway st.,	Los Angeles, Cal.
Kroeck, P. H.	2804 Folsom st.,	San Francisco, Cal.
Kruschke, L. H.	919½ Tenth st.,	Modesto, Cal.
Kruse, E. A.	South Berkeley Bank Bldg.,	Berkeley, Cal.
Kruse, C. R.	South Berkeley Bank Bldg.,	Berkeley, Cal.
Kuns, C. A.	265 Ardmore ave.,	Los Angeles, Cal.
Kuster, C. F.	432 S. Main st.,	Los Angeles, Cal.
LaBaree, W. H.	416 Oakland Bank of Savings Bldg.,	Oakland, Cal.
LaBelle, F. J.	3312 Broadway st.,	Oakland, Cal.
Luckey, W. L.	Box 270,	Porterville, Cal.
Lacoste, H. L.	291 Geary st.,	San Francisco, Cal.
Lamb, L.	920 First st.,	Benicia, Cal.
Lane, C. C.	709 Mission st.,	San Francisco, Cal.
Lane, R. C.	909 Story Bldg.,	Los Angeles, Cal.
Lane, F. J.	Schroth Bldg.,	San Francisco, Cal.

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Lane, W. R.	Box 185, Lakeport,	Cal.
Lang, E. A.	1224 W. Fifty-second st.,	Los Angeles, Cal.
Lang, J. E.	915 Van Nuys Bldg.,	Los Angeles, Cal.
Langer, G. R.	323 Geary st.,	San Francisco, Cal.
Langdon, F. C.	300 Severance Bldg.,	Los Angeles, Cal.
Lape, J. B.	1743 W. Twenty-fourth st.,	Los Angeles, Cal.
Lassen, J. P.*	739 Market st.,	San Francisco, Cal.
Latimer, D. H.	First National Bank Bldg.,	Hanford, Cal.
Lawson, L. H.	4412 Camero ave.,	Los Angeles, Cal.
Laughlin, O. A.	Valley City,	N. D.
Laughlin, L. B.	625 Vallejo st.,	San Francisco, Cal.
Laughlin, J. O.	180 Sutter st.,	San Francisco, Cal.
LaTouche, A. C.	2112 W. Twenty-ninth st.,	Los Angeles, Cal.
Lathrop, C. M.	Garden Grove,	Cal.
Lauler, C. E.	Steffan Bldg.,	Vallejo, Cal.
Lawford, C. D. V.	San Jacinto,	Cal.
Lawrence, W. H.	1128 Broadway st.,	Oakland, Cal.
Lawrenz, W. F.	446 Spreckels Bldg.,	San Diego, Cal.
Layne, L. W.	2419 Bancroft Way,	Berkeley, Cal.
Learn, H. W.	1404 University ave.,	San Diego, Cal.
Leavelle, A. B.	6404 W. Hollywood Boulevard,	Hollywood, Cal.
Ledyard, B. C.	Garden City Bank Bldg.,	San Jose, Cal.
Ledyard, F. K.	937 Security Bldg.,	San Jose, Cal.
Lee, C. G.	830 Webster st.,	Oakland, Cal.
Lee, C. M.	301½ Montgomery ave.,	San Francisco, Cal.
Leek, G. W.	25 Stockton st.,	San Francisco, Cal.
Leek, I. G.	515 Fillmore st.,	San Francisco, Cal.
Leek, J. J.	324 Valencia st.,	San Francisco, Cal.
Leggett, J. W.	607 Butler Bldg.,	San Francisco, Cal.
Leggett, R. M.	607 Butler Bldg.,	San Francisco, Cal.
Lehritter, J. E.	133 Geary st.,	San Francisco, Cal.
Leiser, A. H.	196 Sixth ave.,	San Francisco, Cal.
Leighton, C. H.	244 Bleeker st.,	Brooklyn, N. Y.
Lemon, C. H.	22 John st.,	Salinas, Cal.
Lemmon, C. F.	504 Oak st.,	Ventura, Cal.
Leonard, J. W.	1456 Woolsey ave.,	San Francisco, Cal.
Leong, F. S. S.	1103 Stockton st.,	San Francisco, Cal.
Leppo, D. H.	Union Trust Bank Bldg.,	Santa Rosa, Cal.
Leslie, F. A.	Hanford,	Cal.
Leslie, R. Y.	616 Chamber of Commerce Bldg.,	Pasadena, Cal.
Leslie, W. W.	333 Main st.,	Porterville, Cal.
Letcher, I. W.	430 Fillmore st.,	San Francisco, Cal.
LeVeau, J. G.	303 Delger Bldg.,	San Francisco, Cal.
Levinger, L. V.	Liebes Bldg.,	San Francisco, Cal.
Levy, Sidney	323 Geary st.,	San Francisco, Cal.
Levy, W. H.	323 Geary st.,	San Francisco, Cal.
Leviston, F. E.	1007 Broadway st.,	Oakland, Cal.
Lewkowicz, M. W.	323 Geary st.,	San Francisco, Cal.
Lewis, J. W. F.	Calistoga,	Cal.
Lewis, W. F.	Farmers and Merchants' Bank Bldg.,	Long Beach, Cal.
Lewis, M. J.	Capay,	Cal.
Lieberthal, C. P.	2317 Budlong ave.,	Los Angeles, Cal.
Liggitt, R. C.	2403 N. Broadway st.,	Los Angeles, Cal.
Likens, G. W.	Crockett,	Cal.
Likens, J. W.	Whitney Bldg.,	San Francisco, Cal.
Lindsay, C. M.	Union Savings Bank Bldg.,	Oakland, Cal.
Lindsay, J. A.	1005 K st.,	Sacramento, Cal.
Linscott, L. M.	112 Pacific ave.,	Santa Cruz, Cal.
Litchfield, O. J.	Healdsburg,	Cal.
Little, G. B.	Box 83, Palo Alto,	Cal.
Littler, S. J.	Ceres,	Cal.
Litton, C. A.	2421 Sutter st.,	San Francisco, Cal.
Lochman, O. G.	Sixth and Broadway sts.,	Los Angeles, Cal.
Lockwood, A. T.	2044 Mariposa st.,	Fresno, Cal.
Lockwood, R. C.	Union National Bank Bldg.,	Pasadena, Cal.
Locke, F. H.	577 Fourteenth and Jefferson sts.,	Oakland, Cal.
Logan, J. B.	2828 S. San Pedro st.,	Los Angeles, Cal.
London, M. A.	City of Paris Bldg.,	San Francisco, Cal.
Long, G. E.	544 Beacon st.,	San Pedro, Cal.
Lord, A. N.	811 Story Bldg.,	Los Angeles, Cal.
Lord, C. C.	P. O. Box 321,	San Diego, Cal.
Loring, E. L.	326 Atchison Bldg.,	W. Berkeley, Cal.

\*License under suspension until July 1, 1914.

Name.	Address.	City and State.
Loughan, J. T.	1150 Echo Park ave.,	Los Angeles, Cal.
Louissou, W. S.	510 Judge Bldg.,	Salt Lake City, Utah.
Lovegrove, W. R.	323 Geary st.,	San Francisco, Cal.
Lovejoy, F. E.	145 Main st.,	Petaluma, Cal.
Low, W. A.	53 S. First st.,	East San Jose, Cal.
Lowder, W. D.	145 S. Spring st.,	Los Angeles, Cal.
Lowder, W. L.	531 Bryson Bldg.,	Los Angeles, Cal.
Lowers, T. H.		Banning, Cal.
Lucas, P. O.	320 Marsh-Strong Bldg.,	Los Angeles, Cal.
Luchetti, A. F.	916 Kearney st.,	San Francisco, Cal.
Luccock, J. P.		Bishop, Cal.
Luce, S. T.	Ong Bldg.,	South Pasadena, Cal.
Ludlow, W. B.	2131 University ave.,	Berkeley, Cal.
Lukens, C. W.	230 E. Seventeenth st.,	Los Angeles, Cal.
Lundy, E. A.	1103 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Lundberg, K. M.		Upper Lake, Cal.
Lutz, C. E.	244 Hotel Sherman Bldg.,	Los Angeles, Cal.
Lutz, J. A. G.	244 Sherman Hotel Bldg.,	Los Angeles, Cal.
Lush, F. A.	4534 Central ave.,	Madisonville, Ohio.
Lyman, E. H.	Third and E sts.,	San Bernardino, Cal.
Lynn, T. M.	126 W. Third st.,	Los Angeles, Cal.
Lynn, Thos.	103 S. Rowan ave.,	Los Angeles, Cal.
Lynch, J. H.	2700A Mission st.,	San Francisco, Cal.
Lynch, T. A.	803 California Bldg.,	Los Angeles, Cal.
Lyon, G. F.	39 Colorado st.,	Pasadena, Cal.
Lyon, H. D.	Claremont and College ave.,	Oakland, Cal.
Lyons, W. C.	228 Coronado Bldg.,	Denver, Colo.
Lytile, W. M.	577 Fourteenth st.,	Oakland, Cal.
MacIn, J. A.	1412½ W. Pico st.,	Los Angeles, Cal.
Mabee, W. E.	Eighth and Broadway st.,	Los Angeles, Cal.
MacDonald, Flora M. (Mrs. MacLean)	Prince Rupert Island,	B. C.
MacDonald, N. G. (Mrs. Lane)	Head Bldg.,	San Francisco, Cal.
MacMillan, J. E.	Stanton Bldg.,	Pasadena, Cal.
MacMillan, H. A.	3519 Fremont ave.,	Seattle, Wash.
MacNevin, G. M.	787 Market st.,	San Francisco, Cal.
Madden, F. M.	3004 Sixteenth st.,	San Francisco, Cal.
Magill, J. C.	321 Georgia st.,	Vallejo, Cal.
Maiden, W. R.	25 Elizabeth st.,	Atlanta, Ga.
Maher, J. P.	Forty-eighth and Telegraph ave.,	Oakland, Cal.
Maile, J. V.	159 Western ave.,	Los Angeles, Cal.
Mail, W. R.	Sixth and Hill sts.,	Los Angeles, Cal.
Mallett, A.	Wolf Bldg.,	Stockton, Cal.
Malone, G. E.		Dunsmuir, Cal.
Malby, B. T.	201 First National Bank Bldg.,	Long Beach, Cal.
Mapes, O. K.	Third and Oregon sts.,	Santa Monica, Cal.
March, H. D.	Elks' Bldg.,	Chico, Cal.
Markey, C. E.	214 Boston Bldg.,	Pasadena, Cal.
Marckres, C. C.	Ryland Bldg.,	San Jose, Cal.
Mariotte, P. A.	1225 Washington st.,	Oakland, Cal.
Marizuya, C. J.	Quezaltenango,	Guatemala, C. A.
Marks, L. H.		Oroville, Cal.
Markwitz, L.	905 Devisadero st.,	San Francisco, Cal.
Marr, G. D.	964 Market st.,	San Francisco, Cal.
Marriott, C. H.	115 Broadway st.,	Santa Maria, Cal.
Marsh, C. E.	222 Granger Block,	San Diego, Cal.
Marshall, L. C.		Vacaville, Cal.
Marsten, A. I.	2580 Mission st.,	San Francisco, Cal.
Martin, F. P.	Bay Station,	Alameda, Cal.
Martin, Geo.	Matthakirch st.,	West Berlin, Germany.
Martin, J. W.	405 Slavin Bldg.,	Pasadena, Cal.
Martin, Todd.		Tulare, Cal.
Martin, L. L.		Concord, Cal.
Martin, F. J.		Oakdale, Cal.
Martin, H. G.	403½ Brand Boulevard,	Glendale, Cal.
Martin, Wm.		Klamath Falls, Ore.
Mason, J. A.	2364 Vallejo st.,	San Francisco, Cal.
Mason, W. M.	2446 Channing Way,	Berkeley, Cal.
Mathews, E. S.	Josse Block,	San Diego, Cal.
Matson, A. P.	797 Valencia st.,	San Francisco, Cal.
Matsuno, M. A.	1225 Third st.,	Sacramento, Cal.
Mathis, R. C.		Douglas, Alaska.
Matzen, N.		Escondido, Cal.
Mauk, E. H.	St. Paul Bldg.,	San Francisco, Cal.



Name.	Address.	City and State.
Mayhew, A. B.	-----	Yreka, Cal.
Maynard, C. C.	Garden City Bank Bldg.,	San Jose, Cal.
Maynard, S. C.	Garden City Bank Bldg.,	San Jose, Cal.
Mazza, J. H.	----- Western ave.,	Petaluma, Cal.
McAlpin, J. D.	2923 Howard st.,	San Francisco, Cal.
McArthur, J. F.	612 W. Broadway st.,	Glendale, Cal.
McAvoy, R. C.	817 Hibernian Bldg.,	Los Angeles, Cal.
McBain, J. A.	615 K st.,	Sacramento, Cal.
McBean, C. O.	Sixth and Hill sts.,	Los Angeles, Cal.
McBean, W. H.	323 Geary st.,	San Francisco, Cal.
McCabe, Edw.	202 Lake ave.,	Watsonville, Cal.
McCan, F. A.	----- Elks' Bldg.,	Stockton, Cal.
McCargar, R.	-----	Red Bluff, Cal.
McCarthy, C. J.	Sixteenth and Mission sts.,	San Francisco, Cal.
McCarty, C. H.	7 West Madison st.,	Chicago, Ill.
McCarty, W. H.	4 W. Garfield Boulevard,	Chicago, Ill.
McCarty, W. W.	-----	Glendora, Cal.
McClaskey, F. T.	Masonic Temple,	Susanville, Cal.
McClish, J. M.	----- West st.,	Healdsburg, Cal.
McClinton, Ray	70 St. John st.,	Launceston, Tasmania.
McCollum, B. B.	412 Wright & Callendar Bldg.,	Los Angeles, Cal.
McCormick, J. J.	4796A Mission st.,	San Francisco, Cal.
McCowen, C. S.	----- University ave.,	Palo Alto, Cal.
McCowen, Geo.	-----	Ukiah, Cal.
McCoy, J. C.	615 Auditorium Bldg.,	Los Angeles, Cal.
McCoy, J. D.	708 Story Bldg.,	Los Angeles, Cal.
McCoy, J. R.	708 Story Bldg.,	Los Angeles, Cal.
McCracken, W. J.	1327 Broadway st.,	Oakland, Cal.
McCready, C. R.	948 Valencia st.,	Los Angeles, Cal.
McCurry, J. M.	1216 Seventh st.,	Sacramento, Cal.
McDaniel, G. T.	133 Geary st.,	San Francisco, Cal.
McDaniel, Geo.	806 Baker st.,	East Bakersfield, Cal.
McElhany, M. A.	-----	San Fernando, Cal.
McFarland, G. H.	-----	Hemet, Cal.
McGaughey, C. W.	1296A Ninth ave.,	San Francisco, Cal.
McGlashan, E. L.	-----	Stockton, Cal.
McGough, J. A.	2970 Twenty-second st.,	San Francisco, Cal.
McGovern, J. C.	351 Kauffman Bldg.,	South San Francisco, Cal.
McGowan, J. E.	141 Holt ave.,	Pomona, Cal.
McGowan, J. L.	-----	King City, Cal.
McGuire, M. F.	502 Clement st.,	San Francisco, Cal.
McHargue, W. H.	P. O. Box 135,	Colton, Cal.
McIntyre, A. A.	Beach and Dale sts.,	San Diego, Cal.
McKay, J. H.	Union Savings Bank Bldg.,	Oakland, Cal.
McKay, P. H. F.	422 Mason Bldg.,	Los Angeles, Cal.
McKay, W. W.	Fifth and C sts.,	San Diego, Cal.
McKean, N. D.	1503 Park st.,	Alameda, Cal.
McKee, J. R.	----- Elks' Bldg.,	Sacramento, Cal.
McKenzie, A. W.	401 Butler Bldg.,	San Francisco, Cal.
McKenzie, T. W.	-----	Reedley, Cal.
McKevitt, F. H.	2623 Mission st.,	San Francisco, Cal.
McKibbin, Winfred M.	P. O. Box 684,	Turlock, Cal.
McKinley, H. M.	323 Geary st.,	San Francisco, Cal.
McLernon, T. J.	322 Pennsylvania st.,	Camden, N. J.
McLoughlin, G. V.	Butler Bldg.,	San Francisco, Cal.
McLaughlin, W. F.	323 Geary st.,	San Francisco, Cal.
McLeod, A. D.	724 H. W. Hellman Bldg.,	Los Angeles, Cal.
McManus, J. C.	Sixth and K sts.,	Sacramento, Cal.
McMath, J. F. O.	1307 Broadway st.,	Oakland, Cal.
McMurray, Milton	Butler Bldg.,	San Francisco, Cal.
McMahon, L. J.	162 Post st.,	San Francisco, Cal.
McNeil, H. A.	719 Humboldt st.,	Reno, Nev.
McQuaid, C. C.	604 Butler Bldg.,	San Francisco, Cal.
McQueen, J. S.	-----	Bishop, Cal.
McQuilken, E. R.	441 Lighthouse ave.,	Pacific Grove, Cal.
McStay, E. E.	-----	Sharpville, Pa.
McWilliams, W. L.	-----	Angels Camp, Cal.
Meagher, C. E.	-----	Berkeley, Cal.
Medcraft, H. C.	-----	Berkeley, Cal.
Meek, C. A.	First National Bank Bldg.,	Berkeley, Cal.
Meek, R. W.	Delger Bldg.,	Oakland, Cal.
Meisenheimer, L. L.	-----	Ocean Park, Cal.
Menges, M. M.	-----	Fullerton, Cal.



## REPORT OF BOARD OF DENTAL EXAMINERS.

Name.	Address.	City and State.
Menendez, H.	.....	Sonora, Cal.
Menken, P. H.	1756 Fillmore st.,	San Francisco, Cal.
Menne, W. A.	.....	Palo Alto, Cal.
Menton, H. O. F.	.....	Santa Clara, Cal.
Merchant, D. N.	4503½ Moneta st.,	Los Angeles, Cal.
Meredith, G. H.	2944 Twenty-fourth st.,	San Francisco, Cal.
Merrick, D. J.	455 S. Broadway st.,	Los Angeles, Cal.
Merritt, C. H.	308 Union Savings Bank Bldg.,	Oakland, Cal.
Merrill, A. P.	.....	Melbourne, Australia.
Merrill, F. B.	32 N. State st.,	Chicago, Ill.
Merriman, A. F., Jr.	707 Oakland Bank of Savings Bldg.,	Oakland, Cal.
Mervy, E. T.	515 Butler Bldg.,	San Francisco, Cal.
Mertes, J. P.	Third and Spring sts.,	Los Angeles, Cal.
Messeroll, J. M.	217 E. Fifth st.,	Los Angeles, Cal.
Messner, E. M.	.....	Fort Jones, Cal.
Messner, K. W.	1211 Broadway st.,	Oakland, Cal.
Metcalf, F. H.	922½ J st.,	Sacramento, Cal.
Metzger, E. S.	.....	Needles, Cal.
Meyer, Albert	Westbank Bldg.,	San Francisco, Cal.
Meyer, F. W.	407 Central Bank Bldg.,	Oakland, Cal.
Meyer, W. A.	Butler Bldg.,	San Francisco, Cal.
Meyer, W. P.	929 Fifth st.,	San Diego, Cal.
Mhoon, W. J.	706 Broadway st.,	Oakland, Cal.
Middleton, J. E.	.....	Grass Valley, Cal.
Miles, H. S.	213 S. Broadway st.,	Los Angeles, Cal.
Millar, R. F.	1659 Devisadero st.,	San Francisco, Cal.
Millard, G. A.	614 Grant Bldg.,	Los Angeles, Cal.
Miller, A. B.	.....	Crescent City, Cal.
Miller, G. A.	Fourth and Broadway sts.,	Los Angeles, Cal.
Miller, G. E.	903 I st.,	Sacramento, Cal.
Miller, G. E.	Security Bldg.,	Los Angeles, Cal.
Miller, H. E.	Box 440,	Woodland, Cal.
Miller, Herman	506 Pacific Bldg.,	San Francisco, Cal.
Miller, J. A.	2032 Shattuck ave.,	Berkeley, Cal.
Miller, J. M.	306 White Temple Bldg.,	Eugene, Ore.
Miller, O. L.	323 Geary st.,	San Francisco, Cal.
Miller, S. W.	1020 Broadway st.,	Oakland, Cal.
Miller, W. C.	711 Euclid ave.,	Los Angeles, Cal.
Milliken, C. T.	Haub Bldg.,	Sacramento, Cal.
Milliken, H. L.	402 Third st.,	San Bernardino, Cal.
Milliken, J. D.	323 Geary st.,	San Francisco, Cal.
Millberry, A. H.	2792 California st.,	San Francisco, Cal.
Millberry, G. S.	University of California Dental College,	San Francisco, Cal.
Millham, T. L.	Hotel Trenton,	Los Angeles, Cal.
Mills, C. W.	.....	Arcata, Cal.
Minahan, G. E.	11 N. Hunter st.,	Stockton, Cal.
Minor, H. E.	305 G st.,	Eureka, Cal.
Minor, I. S.	.....	Arcata, Cal.
Mitchell, A. B.	360 Wilcox Bldg.,	Los Angeles, Cal.
Mitchell, H. B.	Grant Bldg.,	San Diego, Cal.
Mitchell, H. C.	.....	Sanger, Cal.
Mitchell, F. W.	.....	Venice, Cal.
Mitchell, M. N.	919 Macdonald ave.,	Richmond, Cal.
Mitchell, M. S.	213 Bergenline ave.,	Union Hill, N. J.
Moad, Susie R.	.....	Santa Cruz, Cal.
Mobley, W. G.	1444 Eighth st.,	Oakland, Cal.
Mogan, C. J.	962 Phelan Bldg.,	San Francisco, Cal.
Mohney, B. T.	622 S. Broadway st.,	Los Angeles, Cal.
Molyneaux, W. M.	1331 E st.,	San Diego, Cal.
Montague, J. S.	916 Van Nuys Bldg.,	Los Angeles, Cal.
Moody, G. R.	964 Market st.,	San Francisco, Cal.
Moore, Edna F. (Mrs. Broad)	1026 Capp st.,	San Francisco, Cal.
Moore, J. E.	439A Main st.,	Watsonville, Cal.
Moore, J. O.	304 Pacific Bldg.,	San Francisco, Cal.
Moore, H. W.	1513 State st.,	Santa Barbara, Cal.
Moore, H. W.	221 First National Bank Bldg.,	Oakland, Cal.
Moore, H. T.	391 Sutter st.,	San Francisco, Cal.
Moore, J. S., Jr.	260 Columbus ave.,	San Francisco, Cal.
Moore, G. W.	309 W. Fifty-third st.,	Los Angeles, Cal.
Moore, L. D.	.....	Fillmore, Cal.
Moore, L. W.	.....	Antioch, Cal.
Moore, R. I.	898 Dolores st.,	San Francisco, Cal.
Moore, T. E.	2162 Center st.,	Berkeley, Cal.

Name.	Address.	City and State.
Moore, Roy		Richmond, Cal.
Mooslin, Carrie J. (Mrs. Eaton)	508 Hewes Bldg.,	San Francisco, Cal.
Morey, C. L.	First National Bank Bldg.,	Oakland, Cal.
Morey, G. A.	640 Waller st.,	San Francisco, Cal.
Morffew, Thos.	323 Geary st.,	San Francisco, Cal.
Morgan, A. N.		Brawley, Cal.
Morgan, F. E.		Santa Cruz, Cal.
Morgan, H.	1128 Broadway st.,	Oakland, Cal.
Morgan, T. H.	Care California Dental Supply Co.,	Los Angeles, Cal.
Mories, A. H.	1424½ Park st.,	Alameda, Cal.
Morris, A.	146 Grant ave.,	San Francisco, Cal.
Morris, E. H.	133 Geary st.,	San Francisco, Cal.
Morris, J. I.	111 Ellis st.,	San Francisco, Cal.
Morris, R. W.	431 San Fernando Bldg.,	Los Angeles, Cal.
Morris, W. J.	120 W. Vine st.,	Redlands, Cal.
Morris, W. W.		Anderson, Cal.
Morris, T. H.	166 Geary st.,	San Francisco, Cal.
Morrison, J. B.	407 Dodworth Bldg.,	Pasadena, Cal.
Morrison, J. W.		Norwalk, Cal.
Morse, W. D.	774 S. Orange Grove ave.,	Pasadena, Cal.
Morton, H. R., Jr.	549 Montgomery ave.,	San Francisco, Cal.
Morton, R. E.		Dinuba, Cal.
Mosher, G. E.	27 State Bank Bldg.,	Pomona, Cal.
Mosher, G. H.	214 Mason Bldg.,	Los Angeles, Cal.
Mosher, W. J.	1168 Eighth st.,	Oakland, Cal.
Mueller, A.	1854 W. Twelfth Boulevard,	Chicago, Ill.
Munson, V. W.	500½ Hampshire st.,	Quincy, Ill.
Mutchmor, A. A.	577 Fourteenth st. and Jefferson,	Oakland, Cal.
Mundell, W. A.	First National Bank Bldg.,	San Francisco, Cal.
Mungen, W. W.	422 Mason Bldg.,	Los Angeles, Cal.
Mulvihill, D. F.	2580 Mission st.,	San Francisco, Cal.
Mulrenin, E. M.	3672 Twentieth st.,	San Francisco, Cal.
Murchie, D. H.	400 D st.,	Marysville, Cal.
Murphy, C. V.	9 Lincoln st.,	Santa Cruz, Cal.
Murphy, R. N.	850 McAllister st.,	San Francisco, Cal.
Murray, B. C.	400 Main st.,	Porterville, Cal.
Musante, C. B.	1103 Valencia st.,	San Francisco, Cal.
Musante, T. A.	P. O. Box 728,	Tonopah, Nev.
Nall, H. B.	424 S. Broadway st.,	Los Angeles, Cal.
Nance, E. F.	340 W. Seventh st.,	Los Angeles, Cal.
Nash, D. E.	Garden City Bank Bldg.,	San Jose, Cal.
Nasser, R. J.	438A Castro st.,	San Francisco, Cal.
Neblett, J. W.	Seventh and Main sts.,	Riverside, Cal.
Neel, R. E.	408 Grant Bldg.,	Los Angeles, Cal.
Neel, W. E.	408 Grant Bldg.,	Los Angeles, Cal.
Nelson, W. H.	892 Monterey st.,	San Luis Obispo, Cal.
Nelson, R. W.		Santa Rosa, Cal.
Neto, J. R.	519 Central Bank Bldg.,	Oakland, Cal.
Neu, J. P.	224 Chronicle Bldg.,	San Francisco, Cal.
Neubauer, F.	215 Wright & Callendar Bldg.,	Los Angeles, Cal.
Newell, E. W.		Brawley, Cal.
Newkirk, G.	501 Slavin Bldg.,	Pasadena, Cal.
Newgarden, C.	564 W. One Hundred Sixtieth st.,	New York, N. Y.
Newman, H. C.	Marsh-Strong Bldg.,	Los Angeles, Cal.
Nichols, L. E.	Consolidated Realty Bldg.,	Los Angeles, Cal.
Nicholson, U. H.	740 S. Broadway st.,	Los Angeles, Cal.
Nicolai, C. J.	2053 Devisadero st.,	San Francisco, Cal.
Noble, C. C.	514 Wright & Callendar Bldg.,	Los Angeles, Cal.
Noble, C. G.	2397 Bryant st.,	San Francisco, Cal.
Noble, C. S.		Arroyo Grande, Cal.
Noble, H. D.	323 Geary st.,	San Francisco, Cal.
Nokes, I. D.	225 Douglas Bldg.,	Los Angeles, Cal.
Nordlund, W. J.	954 Broadway st.,	Oakland, Cal.
Nor, A. C.	1107 Adeline st.,	Oakland, Cal.
Norman, C. O.	1715 O'Farrell st.,	San Francisco, Cal.
Norman, Ida B.	203 Church st.,	San Francisco, Cal.
Norris, R. W.	1702 S. Grand ave.,	Los Angeles, Cal.
Novitzky, J. F.	Head Bldg.,	San Francisco, Cal.
Noxon, H. L.	604 Auditorium Bldg.,	Los Angeles, Cal.
Nuckolls, H. M.		Turlock, Cal.
Numbers, A. B. H.	308 Frost Bldg.,	Los Angeles, Cal.
Numbers, S. G.	308 Frost Bldg.,	Los Angeles, Cal.
Oates, J. A.	124 W. Sixth st.,	Los Angeles, Cal.

Name.	Address.	City and State.
O'Brien, E. W.	Sixth and McDonald ave.,	Richmond, Cal.
O'Brien, J.	6A Avenida Sur. No. 32,	Guatemala, C. A.
O'Brien, W. F.	309 Harrison ave.,	Leadville, Colo.
O'Connell, F. E.	700 Cobb Bldg.,	Seattle, Wash.
O'Connell, G. D.	162 Post st.,	San Francisco, Cal.
O'Connell, R. E.	162 Post st.,	San Francisco, Cal.
O'Connell, T.	Box C, San Rafael,	Cal.
Ochsner, F. T.	1005 K st.,	Sacramento, Cal.
O'Connor, D. L.	Box 22,	Fortuna, Cal.
O'Connor, P. H.	1010 Hibernian Bldg.,	Los Angeles, Cal.
O'Connor, W. S.		Fortuna, Cal.
O'Connor, J. T.	2192 Shattuck ave.,	Berkeley, Cal.
Odell, G. E.		Glendora, Cal.
Ogden, F. R.	422 Central Bank Bldg.,	Oakland, Cal.
Ogle, W. O.	3197 Twenty-second st.,	San Francisco, Cal.
Ohea, G. H.	501 Hayward ave.,	San Leandro, Cal.
Okubo, I.	1766 Sutter st.,	San Francisco, Cal.
Oka, N.	115½ S. San Pedro st.,	Los Angeles, Cal.
Orella, V. P.	760 Rand ave.,	Oakland, Cal.
O'Rourke, Wm.	Fourteenth and Broadway sts.,	Oakland, Cal.
Orth, P. S.	Fifth and D sts.,	San Diego, Cal.
Osborne, A. H.	201 First National Bank Bldg.,	Long Beach, Cal.
Osborne, M. E. (Mrs. Masten)	957 Eighth st.,	Oakland, Cal.
Osterheld, D., Jr.	2110 Trinity st.,	Los Angeles, Cal.
Ostrom, D. A.	818 Fillmore st.,	San Francisco, Cal.
Osenburg, E. E.		El Centro, Cal.
Osenburg, F. L.	3127½ S. Main st.,	Los Angeles, Cal.
Owen, C. M.	1128 Broadway st.,	Oakland, Cal.
Packard, H. R.	29 N. Euclid ave.,	Ontario, Pasadena, Cal.
Packard, L. M.	602 Grant Bldg.,	Los Angeles, Cal.
Packwood, L. R.	127 Forsyth Bldg.,	Fresno, Cal.
Packson, E. S.		Redondo, Cal.
Page, W. E.	224 Pacific Bldg.,	San Francisco, Cal.
Pague, F. C.	Head Bldg.,	San Francisco, Cal.
Painter, E. D.	Box 352,	Merced, Cal.
Painter, J. B.	919 Butler Bldg.,	San Francisco, Cal.
Palmer, A. H.	630 Chamber of Commerce Bldg.,	Pasadena, Cal.
Palmer, F. M.	Box 27,	Redondo Beach, Cal.
Palotay, J. F.	707 Auditorium Bldg.,	Los Angeles, Cal.
Pancoast, F.	1219 Fillmore st.,	San Francisco, Cal.
Papandre, R. D.	1502 West st.,	Oakland, Cal.
Parker, A. H.	530 Chamber of Commerce Bldg.,	Pasadena, Cal.
Parker, Chas. H.	88 Pacific ave.,	Santa Cruz, Cal.
Parker, E. R.	Dunn Bldg.,	San Francisco, Cal.
Parker, F. M.	628 Auditorium Bldg.,	Los Angeles, Cal.
Parker, J. A.	240 Stockton st.,	San Francisco, Cal.
Parker, J. E.	209 Slavin Bldg.,	Pasadena, Cal.
Parker, J. P.		Santa Cruz, Cal.
Parker, J. Tyler	209 Slavin Bldg.,	Pasadena, Cal.
Parker, W. W.	10½ W. Main st.,	Alhambra, Cal.
Parker, Helen A. (Mrs. Criswell)		Los Gatos, Cal.
Park, E. E.		Santa Rosa, Cal.
Parks, E. C.	Elks' Bldg.,	Stockton, Cal.
Parks, L. H.	615 K st.,	Sacramento, Cal.
Parr, J. T.	Bacon Bldg.,	Oakland, Cal.
Patterson, A. D.		Visalia, Cal.
Patterson, C. S.	100 E. Second st.,	Pomona, Cal.
Patterson, J. L.		Raymond, Cal.
Patten, C. O.		Exeter, Cal.
Patton, M. A.	407½ N. Main st.,	Santa Ana, Cal.
Paul, J. E.		Santa Ana, Cal.
Payette, A. A.	317 W. Sixth st.,	Los Angeles, Cal.
Payne, C. S.	1350 Jones st.,	San Francisco, Cal.
Payne, R. E.	146 Grant ave.,	San Francisco, Cal.
Peake, Walter	Maison Roulet, Place de la Liberté,	Biarritz, France.
Pearce, B. F.	25 Third st.,	San Francisco, Cal.
Pearce, C. H.	Butler Bldg.,	San Francisco, Cal.
Pearce, F. B.	66 E. Santa Clara st.,	San Jose, Cal.
Pease, J. L.	Central Bank Bldg.,	Oakland, Cal.
Peel, J. M.	323 Geary st.,	San Francisco, Cal.
Peebles, W. F.	107 W. First st.,	Los Angeles, Cal.
Pegot, L. C.	514 Butler Bldg.,	San Francisco, Cal.
Peck, N. S.		Merced, Cal.



Name.	Address.	City and State.
Peden, T. R.		Los Angeles, Cal.
Peisch, H. C.	Central Bldg.,	Pasadena, Cal.
Penwarden, R. S.		Chula Vista, Cal.
Peoples, J. W.	Box 283,	Petaluma, Cal.
Peper, Wm.	1502 Sixth st.,	San Diego, Cal.
Pepper, C. F.	1194 1/2 S. Spring st.,	Los Angeles, Cal.
Percival, W. G. M. M.	Fifth and Spring sts.,	Los Angeles, Cal.
Perkins, E. W.	883 Market st.,	San Francisco, Cal.
Perkins, F. E.		Birmingham, Ala.
Perkins, H. F.	132 F and Sixth sts.,	Eureka, Cal.
Perkins, M. L.	3197 Twenty-second st.,	San Francisco, Cal.
Perry, J. C.	2235 Market st.,	San Francisco, Cal.
Perkins, P. J.	126 Stockton st.,	San Francisco, Cal.
Perkins, R. G.	1219 Fillmore st.,	San Francisco, Cal.
Perren, W. E.	Garden City Bank Bldg.,	San Jose, Cal.
Perrault, J. T.	1533 Schiller st.,	Alameda, Cal.
Perry, E. E.		Ross Valley, Cal.
Pertson, L. A.	1920 E. Fourth st.,	Los Angeles, Cal.
Peters, A. B.	1133 Geary st.,	San Francisco, Cal.
Peters, B. R.	391 Sutter st.,	San Francisco, Cal.
Peters, E. K.	Corner J and Tulare sts.,	Fresno, Cal.
Peters, Harry C.	323 Geary st.,	San Francisco, Cal.
Peters, Herman C.	130 E. Center st.,	Anaheim, Cal.
Petterson, J. P. N.	921 Wright & Callendar Bldg.,	Los Angeles, Cal.
Pescia, A. F.	625 Vallejo st.,	San Francisco, Cal.
Pfister, Jos.	86 Post st.,	San Francisco, Cal.
Phillips, C. E.	Land Company Bldg.,	Fresno, Cal.
Phillips, F. H.		Petaluma, Cal.
Phillips, H. J.	Kurferstendamm 261,	Berlin, Germany.
Phillips, G. H.	Seventh st.,	Hanford, Cal.
Phillips, P. H.		Reno, Nev.
Phillips, W. R.	726 Pacific Bldg.,	San Francisco, Cal.
Pickett, B.	408 Granger Block,	San Diego, Cal.
Pieper, E. O.	Garden City Bank Bldg.,	San Jose, Cal.
Piper, S. L.	509 Hearst Bldg.,	San Francisco, Cal.
Pirkey, F. Z.	244 Fifth st.,	Colusa, Cal.
Pirkey, M.	Lock Box 69,	Willows, Cal.
Pitres, E.	2202 Fillmore st.,	San Francisco, Cal.
Pitt, C. S.		Sebastopol, Cal.
Pitt, Clara M.		Sebastopol, Cal.
Place, L. M.	Box 71,	Palo Alto, Cal.
Platt, F. L.	323 Geary st.,	San Francisco, Cal.
Pless, F. G.	3197 Sixteenth st.,	San Francisco, Cal.
Pletcher, C. B.	1065 Washington st.,	Oakland, Cal.
Pletcher, D. I.	18 1/2 Pine ave.,	Long Beach, Cal.
Plunkett, J. A.	1108 E. Fourteenth st.,	Oakland, Cal.
Polin, O. M.		San Luis Obispo, Cal.
Pomeroy, G. E.	562 Ashbury st.,	San Francisco, Cal.
Poplin, R. L.		Santa Paula, Cal.
Porter, C. B., Jr.	710 Butler Bldg.,	San Francisco, Cal.
Porter, E. M.	Behlow Block,	Napa, Cal.
Porter, W. S.	Behlow Block,	Napa, Cal.
Porter, J. P.	301 Powell Bldg.,	San Francisco, Cal.
Porter, L. C.		Monterey, Cal.
Porterfield, R. H.	2102 Market st.,	San Francisco, Cal.
Posner, M. M.	2431 Washington st.,	San Francisco, Cal.
Post, C. E.	126 Stockton st.,	San Francisco, Cal.
Post, F. S.		La Jolla, Cal.
Poston, C. P.	1813 Union Savings Bank Bldg.,	Oakland, Cal.
Potter, F. W.		Weaverville, Cal.
Powell, A. J.		Hayward, Cal.
Powell, Henry, Jr.		Hayward, Cal.
Powell, J. N.	133 Geary st.,	San Francisco, Cal.
Power, R. H.		Imperial, Cal.
Powers, G. G.	5412 1/2 S. Vermont ave.,	Los Angeles, Cal.
Poole, G. T.	604 Nineteenth st.,	San Francisco, Cal.
Pool, C. H.		Venice, Cal.
Pratt, E. W.	Bank of San Jose Bldg.,	San Jose, Cal.
Price, J. T.	Sixth and Hill sts.,	Los Angeles, Cal.
Price, G. W.	402 O. T. Johnson Bldg.,	Los Angeles, Cal.
Prince, A. D.	514 Devisadero st.,	San Francisco, Cal.
Prince, W. E.	224 Pacific Bldg.,	San Francisco, Cal.
Proctor, D. A.	801 Oakland Bank of Savings Bldg.,	Oakland, Cal.



Name.	Address.	City and State.
Proll, R. B.	2710 California st.,	San Francisco, Cal.
Prosser, J. L.	1155 Broadway st.,	Oakland, Cal.
Puckett, C. W.		Inglewood, Cal.
Pyle, F. S.	1107 Valencia st.,	San Francisco, Cal.
Quinn, J. J.	Fall River Mills,	Shasta County, Cal.
Rader, G. O.	304 Muirhead Bldg.,	San Francisco, Cal.
Ramirez, X. C.	417 Wright & Callendar Bldg.,	Los Angeles, Cal.
Ramsey, W. W.	515 Third st.,	San Bernardino, Cal.
Randall, C. H.	323 Geary st.,	San Francisco, Cal.
Randall, O. F.		Collingwood East, B. C.
Randol, F. V.		Fresno, Cal.
Rankin, J. H.	15 S. Main st.,	Santa Rosa, Cal.
Rankine, C. M.	105 W. Sixth st.,	Los Angeles, Cal.
Rannels, A. W.	803 Higgins Bldg.,	Los Angeles, Cal.
Ransom, H. E.	424 S. Broadway st.,	Los Angeles, Cal.
Rantz, W. A.		Placerville, Cal.
Raugh, J. M.	Fourth and Bush sts.,	Santa Ana, Cal.
Rawlins, G. E.		Orland, Cal.
Rea, F. E.		Ukiah, Cal.
Rea, V. H.	35 Grove ave.,	Elgin, Ill.
Read, E. T.	1436 F st.,	San Diego, Cal.
Reading, W. W.	392 Washington st.,	Portland, Ore.
Reamer, Herman	314 Chamber of Commerce Bldg.,	Pasadena, Cal.
Redmond, J. J.	Humboldt Bank Bldg.,	San Francisco, Cal.
Redmond, J. M.	2397 Mission st.,	San Francisco, Cal.
Reed, C. W.	517A Fourth st.,	Santa Rosa, Cal.
Reed, L. A.		Mountain View, Cal.
Reed, U. D.	105 Wilson Bldg.,	Los Angeles, Cal.
Reed, A. R.	720 E. Holt ave.,	Pomona, Cal.
Reed, J. T.		Los Angeles, Cal.
Rees, F. G.	3418½ Sacramento ave.,	Sacramento, Cal.
Regnart, P. S.	404 Garden City Bank Bldg.,	San Jose, Cal.
Reich, C. L.	1190 Alabama st.,	San Francisco, Cal.
Reid, E. C.		Corona, Cal.
Reid, W. C.	10 Pillow Bldg.,	Richmond, Cal.
Reid, W. T.	Masonic Temple Bldg.,	Bakersfield, Cal.
Reilly, C. F.	Forsyth Bldg.,	Fresno, Cal.
Reiss, M.		Huntington Park, Cal.
Renwick, W. H.	I. O. O. F. Temple,	Sacramento, Cal.
Requa, H. D.	950 W. Twenty-third st.,	Los Angeles, Cal.
Reynolds, H. C.	282 University ave.,	Palo Alto, Cal.
Reynolds, H. F.	62 E. Colorado st.,	Pasadena, Cal.
Reynolds, P. R.	407½ N. Main st.,	Santa Ana, Cal.
Rheinschild, P. A.	Van Nuys Bldg.,	Los Angeles, Cal.
Rhodes, M. T.	422 First National Bank Bldg.,	Berkeley, Cal.
Rhone, C. E.	W. P. Story Bldg.,	Los Angeles, Cal.
Rice, C. E.	218 Bradbury Bldg.,	Los Angeles, Cal.
Rice, E. V.		Covina, Cal.
Rice, F. B.		Dixon, Cal.
Richards, C. W.	323 Geary st.,	San Francisco, Cal.
Richards, F. B.	107 W. First st.,	Los Angeles, Cal.
Richards, H. G.	328 Phelan Bldg.,	San Francisco, Cal.
Richards, J. I.	3350A Seventeenth st.,	San Francisco, Cal.
Richards, W. F.	530 K st.,	Sacramento, Cal.
Richardson, C. C.	529 Second st.,	Chico, Cal.
Richardson, E. E.	2424 Bancroft Way,	Berkeley, Cal.
Richardson, G. L.	137 W. Main st.,	Santa Paula, Cal.
Richardson, L. E.	307 S. Broadway st.,	Los Angeles, Cal.
Rietzke, G.	825 Market st.,	San Francisco, Cal.
Rimmer, W. H.	Eighth and Main sts.,	Riverside, Cal.
Rinebold, J. J.		Etna Mills, Cal.
Rietz, H. C.	921 K st.,	Sacramento, Cal.
Ritz, R. A.	222 Twenty-fifth ave.,	San Francisco, Cal.
Riggs, W. A.	4721½ S. Vermont ave.,	Los Angeles, Cal.
Rives, M. E.		Rio Vista, Cal.
River, J. P.		Pittsburg, Cal.
Roberts, C. M.	65 E. Colorado st.,	Pasadena, Cal.
Roberts, D. E.		Murphys, Cal.
Roberts, E. K.		Nordhoff, Cal.
Roberts, N. J.	101 S. Sheridan st.,	Waukegan, Ill.
Robinson, E. J.	Second and F sts.,	Eureka, Cal.
Robinson, R. D.	Marsh-Strong Bldg.,	Los Angeles, Cal.
Robinson, R. R.	1012 Garland Bldg.,	Los Angeles, Cal.

Name.	Address.	City and State.
Robinson, W. H.	1325 Park st.,	Alameda, Cal.
Robinson, Wilfred H.	596 Nineteenth st.,	Oakland, Cal.
Rockfellow, J. A.		Sisson, Cal.
Roche, G. W. W.	908 Hayes st.,	San Francisco, Cal.
Roche, H. N.	1203 Buchanan st.,	San Francisco, Cal.
Rodda, G. S.	922½ J st.,	Sacramento, Cal.
Rodden, G. F.	Liebes Bldg.,	San Francisco, Cal.
Rodolph, F. E.	406 Sutter st.,	San Francisco, Cal.
Rodgers, H. B.		Watsonville, Cal.
Rogers, E. J.		Bridgeville, Cal.
Rogers, Guy	1831 Chester st.,	Bakersfield, Cal.
Rogers, T. L.	204 El Granada Bldg.,	Berkeley, Cal.
Rogers, W. W.	100 E. Colorado st.,	Pasadena, Cal.
Rohner, Frank	133 Geary st.,	San Francisco, Cal.
Rohrer, E. J.		Highland, Cal.
Roller, O. P.	609 Consolidated Realty Bldg.,	Los Angeles, Cal.
Ronna, J.	Third and E sts.,	San Bernardino, Cal.
Rood, R. A.	832 Fifth st.,	San Diego, Cal.
Rose, F. N.	Chronicle Bldg.,	San Francisco, Cal.
Roper, R. J.	3 Lawlor Block,	Prescott, Ariz.
Ross, D. H.	85 S. First st.,	San Jose, Cal.
Ross, F. A.		Santa Monica, Cal.
Ross, F. A.		Gilroy, Cal.
Ross, G. C.	411½ N. Main st.,	Santa Ana, Cal.
Ross, J. R.	610 S. Broadway st.,	Los Angeles, Cal.
Rosen, B.	505 Westbank Bldg.,	San Francisco, Cal.
Rosenquist, A. C.		San Gabriel, Cal.
Rossiter, V. A.		Orange, Cal.
Roudebush, L. F.	806 San Fernando Bldg.,	Los Angeles, Cal.
Rudee, H. E.	102 Carl St.,	San Francisco, Cal.
Rudy, L. N.	Rudy Block,	Glendale, Cal.
Rowe, F. M.	1009 Kearney st.,	San Francisco, Cal.
Ruff, G. M.	38 Pine ave.,	Long Beach, Cal.
Rule, R. W.	717 Oakland Bank of Savings Bldg.,	Oakland, Cal.
Rulofson, A. C., Jr.	135 Stockton st.,	San Francisco, Cal.
Rush, T. J.	951 Valencia st.,	Los Angeles, Cal.
Rust, A. J.	306 Higgins Bldg.,	Los Angeles, Cal.
Russell, C. D.		Coalinga, Cal.
Ryan, H. G.	323 Geary st.,	San Francisco, Cal.
Schmidt, C. W.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Schmidt, G. L.	Oakland Bank of Savings Bldg.,	Oakland, Cal.
Schmohl, L. W.	1062 Devisadero st.,	San Francisco, Cal.
Schneider, E. F.	Wade Bldg.,	San Luis Obispo, Cal.
Schoenwald, O. A.	706 Broadway st.,	Oakland, Cal.
Schord, M. H.	Hewes Bldg.,	San Francisco, Cal.
Schott, W. E.		Calistoga, Cal.
Schraft, A. C.	246 Powell st.,	San Francisco, Cal.
Schroeder, E. R.	2328 Santa Clara ave.,	Alameda, Cal.
Schroeder, H. C. H.	403 Devisadero st.,	San Francisco, Cal.
Schroeder, R. A.	307 International Bank Bldg.,	Los Angeles, Cal.
Schumacher, F.	66 East Santa Clara st.,	San Jose, Cal.
Schultz, C. H.	3805 Twenty-fourth st.,	San Francisco, Cal.
Schultz, J. J.	Twenty-second and Mission sts.,	San Francisco, Cal.
Schultheis, C. F.	422 Central Bank Bldg.,	Oakland, Cal.
Schuessler, A. J.	2311½ S. Vermont ave.,	Los Angeles, Cal.
Schuessler, R. W.	2311½ S. Vermont ave.,	Los Angeles, Cal.
Schwaner, W. F.	204 Central Bank Bldg.,	Oakland, Cal.
Schwartz, R. H.	Redlick Block,	Bakersfield, Cal.
Schwarz, C. G.	577 Fourteenth st.,	Oakland, Cal.
Scott, C. W.	1353 Fruitvale ave.,	Oakland, Cal.
Scott, E. F.		Hollister, Cal.
Scott, E. S.	Box 554,	Fort Bragg, Cal.
Scott, E. W.		Sebastopol, Cal.
Scott, F. T.		Modesto, Cal.
Scott, J. H.	306 Bryte Bldg.,	Sacramento, Cal.
Scott, M. E.		Manila, P. I.
Scott, W. K.	3050 College ave.,	Berkeley, Cal.
Scott, S. B.	291 Geary st.,	San Francisco, Cal.
Seovel, J. W.		Manila, P. I.
Sabichi, J. R.	The Palms,	Los Angeles County, Cal.
Salisbury, S. E.		Monrovia, Cal.
Salmon, W. S.	211 Timken Bldg.,	San Diego, Cal.
Samuels, H. G.	404 Central Bank Bldg.,	Oakland, Cal.

Name.	Address.	City and State.
Samuels, L. G.	3003 Fillmore st.,	San Francisco, Cal.
Sandel, H.		Silverton, Ore.
Sands, D. S.	308 Mason Bldg.,	Los Angeles, Cal.
Sanderson, A. L.	19 B st.,	San Mateo, Cal.
Sargent, Ray	3949 Stephenson st.,	Los Angeles, Cal.
Sarll, F. E.		Madera, Cal.
Sato, H.	302 M st.,	Sacramento, Cal.
Savage, C. W.	2339 Ward st.,	Berkeley, Cal.
Savage, F. L.		Livermore, Cal.
Savage, S. L.		Livermore, Cal.
Saville, B. G.	Fifth and F sts.,	San Diego, Cal.
Saul, O. M.	630 Clement st.,	San Francisco, Cal.
Saxby, J. B.	1233½ State st.,	Santa Barbara, Cal.
Saxe, F. J.	1322 Broadway st.,	Oakland, Cal.
Schafhirt, J. B.	1322 Broadway st.,	Oakland, Cal.
Scannavino, J. A.	346 Montgomery ave.,	San Francisco, Cal.
Schacht, C. W.		Jackson, Cal.
Schaefer, S. G.	204 Laughlin Bldg.,	Los Angeles, Cal.
Schiffman, W. W.	427 S. Main st.,	Los Angeles, Cal.
Schildwachter, F. D.	208 Security Bldg.,	Los Angeles, Cal.
Schildwachter, H. B.		Compton, Cal.
Schiller, M.	American National Bank Bldg.,	San Diego, Cal.
Schillig, G. E.	201½ D st.,	Marysville, Cal.
Scheu, R. E.	708 Haight st.,	San Francisco, Cal.
Schlott, E. F.	705 Hayes st.,	San Francisco, Cal.
Scudder, R. C.	615 Consolidated Realty Bldg.,	Los Angeles, Cal.
Seager, H. L.	246 Powell st.,	San Francisco, Cal.
Seager, J. H.		Sebastopol, Cal.
Seely, M. J.	1991 Howard st.,	San Francisco, Cal.
Sehorn, W. A.		San Leandro, Cal.
Seibel, P. H.	350 Post st.,	San Francisco, Cal.
Seiferd, F. J.	881 Eddy st.,	San Francisco, Cal.
Senseney, H. E.	Ninth and Central ave.,	Los Angeles, Cal.
Sexton, C. J.	Butler Bldg.,	San Francisco, Cal.
Seymour, J. C.		East San Diego, Cal.
Sevier, L. R.	416 Byrne Bldg.,	Los Angeles, Cal.
Seymour, J. H.	918 Fifth st.,	San Diego, Cal.
Seydel, F. W.	418 Second st.,	Chico, Cal.
Shane, J. H.	925 Market st.,	San Francisco, Cal.
Shankey, W. G.	126 Stockton st.,	San Francisco, Cal.
Sharp, J. G.	Butler Bldg.,	San Francisco, Cal.
Sharp, W. F.	Union Square Bldg.,	San Francisco, Cal.
Sharp, G. C.	530 Chamber of Commerce Bldg.,	Pasadena, Cal.
Sharpe, T. W.	715 Dekum Bldg.,	Portland, Ore.
Shartel, W. W.	917 Trust and Savings Bldg.,	Los Angeles, Cal.
Shaw, A. A.	634 Bryson Bldg.,	Los Angeles, Cal.
Shaw, F. I.	1000 Cobb Bldg.,	Seattle, Wash.
Shaw, H. H.		Cambria, Cal.
Shaw, I. G.	1000 J St.,	Sacramento, Cal.
Shaw, J. F.	301½ Broad st.,	Nevada City, Cal.
Sheaffer, J. G.	304 O. T. Johnson Bldg.,	Los Angeles, Cal.
Shellhorn, A. L.	506 Wright & Callendar Bldg.,	Los Angeles, Cal.
Sheriff, E. W.	1422 C st.,	San Diego, Cal.
Sherman, C. A.		Inglewood, Cal.
Sherman, L. A.	Eighth and Main sts.,	Riverside, Cal.
Shepard, E. P.	441 Thirty-first ave.,	San Francisco, Cal.
Shepard, S. B.	1021 Tenth st.,	Sacramento, Cal.
Shepard, Wm.	1404 Park st.,	Alameda, Cal.
Shepherd, G. F.		San Leandro, Cal.
Shepherd, H. B.	1123 Central ave.,	Los Angeles, Cal.
Sheppard, H. M.	Box 67,	Middletown, Cal.
Sheppard, R. H.		Redding, Cal.
Shields, J. E.	Fifth and D sts.,	San Diego, Cal.
Shilina, T.	105 E. First st.,	Los Angeles, Cal.
Shirley, R. E.	469 Hayes st.,	San Francisco, Cal.
Shoaff, W. R.	212 Wilcox Bldg.,	Los Angeles, Cal.
Shoemaker, R. H.	Raymond and Union sts.,	Pasadena, Cal.
Shores, F. W.	Union Savings Bank Bldg.,	Oakland, Cal.
Short, E. N.	Phelan Bldg.,	San Francisco, Cal.
Shuey, G. E.	1305 E Fourteenth st.,	Oakland, Cal.
Shumard, E. C.		Coalinga, Cal.
Sibley, R. R.	307 B st.,	San Mateo, Cal.
Sibley, W. E.	218 Bradbury Bldg.,	Los Angeles, Cal.



Name.	Address.	City and State.
Sichel, Henry	291 Geary st.,	San Francisco, Cal.
Sichel, Leo	209 Post st.,	San Francisco, Cal.
Siewert, A. D.	1242 E. Colorado st.,	Pasadena, Cal.
Sikora, P. F.	3296 Mission st.,	San Francisco, Cal.
Silva, S. J.	1183 Twelfth st.,	Oakland, Cal.
Silverberg, H. M.	315 S. Broadway st.,	Los Angeles, Cal.
Simms, J. B.		Modesto, Cal.
Simms, T. F.		Modesto, Cal.
Simms, W. E.		Kingsburg, Cal.
Simmons, B. F.	1225 Broadway st.,	Oakland, Cal.
Simmons, W. A.		Represa, Cal.
Simmons, W. H.	1225 Broadway st.,	Oakland, Cal.
Simons, B. R.	735 Arch st.,	Philadelphia, Pa.
Simonton, F. V. A.		San Quentin, Cal.
Simpson, A. L.	1313 D st.,	San Diego, Cal.
Simpson, G. W.	1029 Chapala st.,	Santa Barbara, Cal.
Simpson, J. H.	460 Twelfth st.,	Oakland, Cal.
Sinclair, L. W.	Broadway and Glendale ave.,	Glendale, Cal.
Singleton, W. E.	3341 Broadway st.,	Oakland, Cal.
Sinton, W. E.	405 Columbus ave.,	San Francisco, Cal.
Sisson, E. K.	273 B st.,	San Mateo, Cal.
Sitherwood, D. L.	111 Sixth st.,	San Pedro, Cal.
Skillen, R. G.	38 E. Colorado st.,	Pasadena, Cal.
Skinner, C. G.		Los Angeles, Cal.
Skinner, R. B.	204 Long Beach Bank Bldg.,	Long Beach, Cal.
Sloan, J. H.	412 Security Bldg.,	Los Angeles, Cal.
Smale, J. Y.	216 Boston Block,	Seattle, Wash.
Small, H. E.	1424 Crenshaw Boulevard,	Los Angeles, Cal.
Smith, A. B.	1020 Broadway st.,	Oakland, Cal.
Smith, A. D.	2121 Ninth ave.,	Los Angeles, Cal.
Smith, A. L.		Monrovia, Cal.
Smith, C. C.	Third and E sts.,	San Bernardino, Cal.
Smith, C. D.		Angels Camp, Cal.
Smith, Carl E.	Second and Garey ave.,	Pomona, Cal.
Smith, C. H.	1990 Sutter st.,	San Francisco, Cal.
Smith, C. L.	137½ E. Kern st.,	Tulare, Cal.
Smith, E. G.	2328 Santa Clara ave.,	Alameda, Cal.
Smith, F. J.	Savings Department Bldg.,	San Jose, Cal.
Smith, G. H.		Sausalito, Cal.
Smith, Harry D.	1912 Encinal ave.,	Alameda, Cal.
Smith, Henry S.	Timken Bldg.,	San Diego, Cal.
Smith, H. B.		Sonora, Cal.
Smith, Horace A.	Sixth and Hill sts.,	Los Angeles, Cal.
Smith, Hulbert S.	120 E. Adams st.,	Kirkwood, Mo.
Smith, H. O.	719½ K st.,	Sacramento, Cal.
Smith, I. L.	1955A E. First st.,	Los Angeles, Cal.
Smith, J. C.		Merced, Cal.
Smith, J. G.	306 O. T. Johnson Bldg.,	Los Angeles, Cal.
Smith, J. H.	496 Guerrero st.,	San Francisco, Cal.
Smith, J. McC.		Alturas, Cal.
Smith, L. T.	305 First National Bank Bldg.,	San Jose, Cal.
Smith, M. E.		Huntington, Ore.
Smith, N. R.	Bank of Santa Monica Bldg.,	Santa Monica, Cal.
Smith, Robert	303 Forum Bldg.,	Sacramento, Cal.
Smith, R. E.	719½ K st.,	Sacramento, Cal.
Smith, R. F.	180 Page st.,	San Francisco, Cal.
Smith, T. M.	101 Post st.,	San Francisco, Cal.
Smith, T. N. M.		Langdon, N. D.
Smith, T. S.	282 University ave.,	Palo Alto, Cal.
Smith, S. A.	1027 Fifth st.,	San Diego, Cal.
Smith, W. Albert	360 Wilcox Bldg.,	Los Angeles, Cal.
Smith, W. C.	545 Chamber of Commerce Bldg.,	Pasadena, Cal.
Smitt, U.	609½ J st.,	Sacramento, Cal.
Smyth, T. U.	240 Stockton st.,	San Francisco, Cal.
Smyth, W. J.	808 Union Savings Bank Bldg.,	Oakland, Cal.
Smithers, J. E. H.	1515 State st.,	Santa Barbara, Cal.
Snavelly, A. C.	2305½ S. Union ave.,	Los Angeles, Cal.
Snavelly, M. E.	Adams and Central ave.,	Los Angeles, Cal.
Snell, E. W.	Mission Savings Bank Bldg.,	San Francisco, Cal.
Snell, Edw.		Lincoln, Cal.
Snook, J. C.	Box 93,	National City, Cal.
Snow, F. T.	53 S. First st.,	San Jose, Cal.
Snodgrass, E. F.	710 Story Bldg.,	Los Angeles, Cal.



Name.	Address.	City and State.
Snyder, G. A.	Garden and Marsh sts.,	San Luis Obispo, Cal.
Sobey, A. L.	First National Bank Bldg.,	Berkeley, Cal.
Sobey, A. W.	1221 Head Bldg.,	San Francisco, Cal.
Soher, H. C.	530 Phelan Bldg.,	San Francisco, Cal.
Solley, A. A.	135 Stockton st.,	San Francisco, Cal.
Somersett, J. C.	2597 Mission st.,	San Francisco, Cal.
Somerville, J. A.	328 Mason Bldg.,	Los Angeles, Cal.
Sontheimer, A. R.	1010 Broadway st.,	Oakland, Cal.
Soule, S. H., Jr.	203 Grant Bldg.,	Los Angeles, Cal.
Southworth, S. S., Sr.		Bolinas, Cal.
Spangler, N. R.		Dixon, Cal.
Sparks, A. E.	Hotel Clunie,	Sacramento, Cal.
Sparks, E. F. K.	910 Security Bldg.,	Los Angeles, Cal.
Sparks, P. A.		Los Vegas, Nev.
Sparrevohn, H. R.	303 Equitable Bank Bldg.,	Los Angeles, Cal.
Spates, A. P.	430 S. Broadway st.,	Los Angeles, Cal.
Speer, A. H.	11 Pine ave.,	Long Beach, Cal.
Speer, G. B.	512 W. P. Story Bldg.,	Los Angeles, Cal.
Spencer, R. L.	405 Hibernian Bldg.,	Los Angeles, Cal.
Spicer, P. F.		Murray, Utah.
Spinks, A. M.	452 S. Hill st.,	Los Angeles, Cal.
Spinks, M. E.	1049 Orange st.,	Los Angeles, Cal.
Spinks, W. H.	910 Security Bldg.,	Los Angeles, Cal.
Sprague, G. H.	1041 E. Forty-ninth st.,	Los Angeles, Cal.
Sprake, W. T.		Cassleton, N. D.
Spratt, C. W.		Weaverville, Cal.
Squier, L. H.	1635 Haight st.,	San Francisco, Cal.
Squier, R. M.		Napa, Cal.
Staire, H. M.		Oxnard, Cal.
Staire, J. M.		Ventura, Cal.
Stalder, J. M.	1111 Washington st.,	Oakland, Cal.
Stambaugh, C. D.	307 S. Broadway st.,	Los Angeles, Cal.
Stanford, G. G.	1322 Broadway st.,	Oakland, Cal.
Stanton, J. C.		Rio Vista, Cal.
Stapff, F. W.	816 Butler Bldg.,	San Francisco, Cal.
Stare, C. B.	405 S. Hill st.,	Los Angeles, Cal.
Stark, T. A.	323 Geary st.,	San Francisco, Cal.
Stark, W.	1792 Sutter st.,	San Francisco, Cal.
St. Clair, J. A.		Newman, Cal.
Stealey, T. S.	508 Phelan Bldg.,	San Francisco, Cal.
Steele, J. F.	247 S. Flower st.,	Los Angeles, Cal.
Steinhilber, M. M. (Mrs. Proctor)	Fifth and Olive sts.,	Los Angeles, Cal.
Steinmetz, H.	1542 San Pablo ave.,	Oakland, Cal.
Steinwand, A. R.	Box 444,	Selma, Cal.
Steffan, J. F.	706 Butler Bldg.,	San Francisco, Cal.
Stephenson, H. H.	1005 K st.,	Sacramento, Cal.
Stern, L. A.		St. Helena, Cal.
Stern, H. S.	406 Head Bldg.,	San Francisco, Cal.
Stevens, A. J.	Fourth and Main sts.,	Los Angeles, Cal.
Stevens, F. E.	205 Security Bldg.,	Los Angeles, Cal.
Stevens, Andrew Jackson	Sixth and Clement sts.,	San Francisco, Cal.
Stevens, C.	412 Lankershim Bldg.,	Los Angeles, Cal.
Stevenson, H. H.	1119 Head Bldg.,	San Francisco, Cal.
Stevenson, J. E.	709 Dekum Bldg.,	Portland, Ore.
Stewart, C. L.		Grass Valley, Cal.
Stewart, G. H.	1121 Broadway st.,	Oakland, Cal.
Stewart, J. H.		Lompoc, Cal.
Stewart, Robt.		Quincy, Cal.
Stewart, R. W.	301 First National Bank Bldg.,	Long Beach, Cal.
Stich, B. M.	1933 Ellis st.,	San Francisco, Cal.
Stickel, B. J.	2 Golden Gate ave.,	San Francisco, Cal.
Stickel, J. L.	973 Market st.,	San Francisco, Cal.
Stickney, F. W.	1025 Market st.,	San Francisco, Cal.
Stiles, H.	2560 Mission st.,	San Francisco, Cal.
Stinson, C. G.	22 Fithian Bldg.,	Santa Barbara, Cal.
Stineman, J. H.		Roseville, Cal.
Stirling, M. G. F.	1005 Market st.,	San Francisco, Cal.
Stockman, D. D.	204 Copp Bldg.,	Los Angeles, Cal.
Stocking, C. H.	206 Mason Bldg.,	Los Angeles, Cal.
Stokes, A. W.	452 Lyon st.,	San Francisco, Cal.
Stokes, F. R.	452 Lyon st.,	San Francisco, Cal.
Stokes, T. P.	Butler Bldg.,	San Francisco, Cal.
Stoll, B. F.	Hastings Bldg.,	San Francisco, Cal.

Name.	Address.	City and State.
Stone, J. T.	159 Kentucky st.,	Petaluma, Cal.
Stone, W. W.		Placerville, Cal.
Stonebrook, H. B.	Kinney-Kendall Bldg.,	Pasadena, Cal.
Stofflet, J. H.		Bishop, Cal.
Stover, W. T.	Union League Bldg.,	Los Angeles, Cal.
Stow, F. L.	1309 Washington st.,	Oakland, Cal.
Strasser, J. E.	1127 W. Forty-eighth st.,	Los Angeles, Cal.
Straub, H. E.	232 San Fernando Bldg.,	Los Angeles, Cal.
Strickland, S. L.	2413 Fillmore st.,	San Francisco, Cal.
Strong, T. E.	1944 Fillmore st.,	San Francisco, Cal.
Strub, C. H.	925 Market st.,	San Francisco, Cal.
Stryker, W. C.	Colorado and Fair Oaks st.,	Pasadena, Cal.
Stuart, S. L.		Ventura, Cal.
Stuttmeister, W. O.		Redwood City, Cal.
Suggett, A. H.	760 Butler Bldg.,	San Francisco, Cal.
Sullivan, A. S.	710 Hewes Bldg.,	San Francisco, Cal.
Sullivan, H. F.	1225 Broadway st.,	Oakland, Cal.
Sullivan, M. J.	525 Baker st.,	San Francisco, Cal.
Sullivan, T. X.	Eighteenth and Castro sts.,	San Francisco, Cal.
Sunderland, E.	718 Wright & Callendar Bldg.,	Los Angeles, Cal.
Sutherland, A. W.		Lindsay, Cal.
Sutherland, B. C.	Fifth and F sts.,	San Diego, Cal.
Summers, R. A.	Macdonough Bldg.,	Oakland, Cal.
Sumner, C. M.		Placerville, Cal.
Sutton, C. L.	405 S. Hill st.,	Los Angeles, Cal.
Swain, E. M.	Care Mr. Robinson, 624 Mount Vernon ave.,	San Francisco, Cal.
Swain, Homer		Chico, Cal.
Swanberg, N. A.	405 Ferguson Bldg.,	Los Angeles, Cal.
Swartwout, L. D.	218 S. Broadway st.,	Los Angeles, Cal.
Sweetser, L. O.	2205 Fillmore st.,	San Francisco, Cal.
Swift, H. M.	412 Story Bldg.,	Los Angeles, Cal.
Swigert, G. O.	102 E. Fourth st.,	Santa Ana, Cal.
Sykes, A. E.	Union Savings Bank Bldg.,	Oakland, Cal.
Sylvester, A. J.	1702 Polk st.,	San Francisco, Cal.
Sylvester, C. W.	319 S. Spring st.,	Los Angeles, Cal.
Symington, W. H. L.	Juniper Bldg.,	Santa Monica, Cal.
Symmes, C. W.	919 W. I. Hollingsworth Bldg.,	Los Angeles, Cal.
Taber, M. E.	P. O. Box 1409, Ocean Park,	Cal.
Taft, F. D.	577 Fourteenth st.,	Oakland, Cal.
Tagg, P. A.	4704 E. Fourteenth st.,	Oakland, Cal.
Taggart, J. E.	139 Bank st.,	Burlington, Vt.
Tait, E. R.	424 E. Main st.,	Stockton, Cal.
Tait, J. E.		Butte, Mont.
Takagi, B. S. N.	105 E. First st.,	Los Angeles, Cal.
Talbott, H. I.	1007 Market st.,	San Francisco, Cal.
Talbott, J. L.		Lompoc, Cal.
Tambling, A. R.	1309 Washington st.,	Oakland, Cal.
Tanaka, F. F.	206 S. San Pedro st.,	Los Angeles, Cal.
Tate, S. P.	1018 Washington st.,	Oakland, Cal.
Taylor, A. W.	2108 Shattuck ave.,	Berkeley, Cal.
Taylor, A. Q.	213 S. Broadway st.,	Los Angeles, Cal.
Taylor, C. G.	973 Market st.,	San Francisco, Cal.
Taylor, F. M.		Ontario, Cal.
Taylor, F. S.	213 S. Broadway st.,	Los Angeles, Cal.
Taylor, H. H.	326 Granger Block,	San Diego, Cal.
Taylor, H. L.	6139 Hollywood Boulevard,	Hollywood, Cal.
Taylor, R. L.	Box 322,	San Anselmo, Cal.
Taylor, V. S.	Second and American ave.,	Long Beach, Cal.
Taylor, W. J.	706½ K st.,	Sacramento, Cal.
Taylor, W. N.	3221 Hopkins st.,	Fruitvale, Cal.
Teague, Fred	323 Geary st.,	San Francisco, Cal.
Tegarden, J. W.	102½ N. Sixty-fourth ave.,	Los Angeles, Cal.
Tennyson, C. B.		Lodi, Cal.
Tennyson, H. A.	64 Ryland Bldg.,	San Jose, Cal.
Terry, C. H.	224 Pacific Bldg.,	San Francisco, Cal.
Terzian, P. G.	4501 Mission st.,	San Francisco, Cal.
Thatcher, J. W.	504 Market st.,	San Francisco, Cal.
Thatcher, H. M.	1222 Cole st.,	San Francisco, Cal.
Therkof, G. A.		Livermore, Cal.
Therkof, G. H.	269 Dolores st.,	San Francisco, Cal.
Thomas, C. L.	516 Auditorium Bldg.,	Los Angeles, Cal.
Thomas, H. G.	1663 Florence st.,	Los Angeles, Cal.
Thomas, J. R.		Ukiah, Cal.

Name.	Address.	City and State.
Thomas, M.	133 Forsyth Bldg.,	Fresno, Cal.
Thomas, W. G.		Grass Valley, Cal.
Thompson, E. H.	319 Timken Bldg.,	San Diego, Cal.
Thompson, S. H.		Sierra Madre, Cal.
Thompson, W. H.		Vancouver, B. C.
Thompson, W. S.	434 Georgia st.,	Vallejo, Cal.
Thornburg, F. S.	518 Chamber of Commerce Bldg.,	Pasadena, Cal.
Thurston, G. W.		Elk, Cal.
Tibbetts, A. L.	11 Main st.,	Petaluma, Cal.
Tibbetts, A. G.	505 1/2 S. Main st.,	Los Angeles, Cal.
Tiffany, R. D.	First National Bank Bldg.,	Hollywood, Cal.
Timerman, E. C.	1327 Broadway st.,	Oakland, Cal.
Tizzard, S. B.	204 Mercantile Place,	Los Angeles, Cal.
Tobriner, M. L.	135 Stockton st.,	San Francisco, Cal.
Tobriner, O.	Butler Bldg.,	San Francisco, Cal.
Todd, C.	610 K st.,	Sacramento, Cal.
Todd, G. C.	317 W. Sixth st.,	Los Angeles, Cal.
Todd, P. I.	411 S. Fremont ave.,	Los Angeles, Cal.
Todd, R. A.		Corona, Cal.
Tolton, C. J.	1005 K st.,	Sacramento, Cal.
Tomkins, G. H.	1446 Twenty-third ave.,	East Oakland, Cal.
Tomlinson, C. McR.	113 J st.,	Eureka, Cal.
Toprahanian, A. G.		Imperial, Cal.
Toprahanian, H. G.	288 St. Nicholas ave.,	New York, N. Y.
Townsend, E. L.	321 1/2 S. Hill st.,	Los Angeles, Cal.
Townsend, J. R.	1414 Iowa ave.,	Pasadena, Cal.
Townsend, W.		Burbank, Cal.
Towson, L.		Vacaville, Cal.
Toye, W. O.	1990 Sutter st.,	San Francisco, Cal.
Trafford, H. L.	600 Pantages Theater Bldg.,	Los Angeles, Cal.
Treen, R. deG.	2271 W. Twenty-fifth st.,	Los Angeles, Cal.
Treen, T. O.	1015 Story Bldg.,	Los Angeles, Cal.
Tremain, I. R.		Susanville, Cal.
Tremper, R. H.	302 N. Euclid ave.,	Ontario, Cal.
Treuman, H. G.	830 Market st.,	San Francisco, Cal.
Trumpour, J. P.	1751 Market st.,	San Francisco, Cal.
Truitt, S. P.		Pacific Grove, Cal.
Trumpower, C. M.	Moody Bldg.,	Long Beach, Cal.
Tryon, W. M.	St. Francis Hotel,	Sacramento, Cal.
Tucker, A. C.	Third and E sts.,	San Bernardino, Cal.
Tucker, I. L.		Oroville, Cal.
Tuckey, H. A.	209 Post st.,	San Francisco, Cal.
Tufts, J. B.	704 Butler Bldg.,	San Francisco, Cal.
Tufts, L.	506 Berkeley National Bank Bldg.,	Berkeley, Cal.
Turner, H. C.		San Andreas, Cal.
Turner, P. T.		Tracy, Cal.
Turner, R. L. H.	254 S. Broadway st.,	Los Angeles, Cal.
Turner, W. A.		Angels Camp, Cal.
Tully, C. F.	801 Logan ave.,	San Diego, Cal.
Tuttle, O. S.	Union Trust Bank Bldg.,	Santa Rosa, Cal.
Twiggs, W. A.	Schroth Bldg.,	San Francisco, Cal.
Tyrrell, A. H.		Orange, Cal.
Tyler, H. A.		Gardena, Cal.
Uhl, W. T.	409 Severance Bldg.,	Los Angeles, Cal.
Ulsteen, E. A.	1020 Broadway st.,	Oakland, Cal.
Unland, T. H.	408 Los Angeles Investment Bldg.,	Los Angeles, Cal.
Updyke, R. P.	906 Fair Oaks ave.,	S. Pasadena, Cal.
Upton, E. A.	601 First National Bank Bldg.,	Oakland, Cal.
Usher, C. W.	P. O. Box 452,	Coalinga, Cal.
Vahue, E. O.		Reedley, Cal.
VanAmringe, D. R.		Geyersville, Cal.
Vanderhurst, A. S.	Hewes Bldg.,	San Francisco, Cal.
VanCrom, A. L.	1918 W. Seventh st.,	Los Angeles, Cal.
Vanderlip, G. G.	707 Fourth st.,	San Rafael, Cal.
Vandever, G. Y.	Butler Bldg.,	San Francisco, Cal.
Van Orden, G. N.	812 Shreve Bldg.,	San Francisco, Cal.
Van Orden, L.	812 Shreve Bldg.,	San Francisco, Cal.
Van Orden, Lincoln	812 Shreve Bldg.,	San Francisco, Cal.
Van Schoick, C. H.	219 Main st.,	Colfax, Wash.
Van Vleck, J. D.	239 W. Twenty-eighth st.,	Los Angeles, Cal.
Van Wormer, E. B.		Corcoran, Cal.
Van Wyck, Crittenden	240 Stockton st.,	San Francisco, Cal.
Varner, E. C.	3384 Thirtieth st.,	San Diego, Cal.



Name.	Address.	City and State.
Vawter, M. B.	320 Byrne Bldg.,	Los Angeles, Cal.
Veale, A. F.	702 Haight st.,	San Francisco, Cal.
Veatch, H. C., Jr.	City of Paris Bldg.,	San Francisco, Cal.
Vecki, V. J.		Danville, Cal.
Vicary, E. E.	4016 Piedmont ave.,	Oakland, Cal.
Viersen, E. A.	603 Scripps Bldg.,	San Diego, Cal.
Viney, A. W.	35 N. Raymond ave.,	Pasadena, Cal.
Vogel, T. A.	708 Head Bldg.,	San Francisco, Cal.
Vogelman, A. R.	1128 Broadway st.,	Oakland, Cal.
Vogelman, D. J.	238 Georgia st.,	Vallejo, Cal.
Volk, M. H.	222 Granger Bldg.,	San Diego, Cal.
Vogt, R. H.		Reedley, Cal.
Voorhees, P.	702 S. Spring st.,	Los Angeles, Cal.
Wachs, M.	79 Bacon Bldg.,	Oakland, Cal.
Wachhorst, N. B.	1546 McAllister st.,	San Francisco, Cal.
Wadsworth, W. H.	2108 Shattuck ave.,	Berkeley, Cal.
Waddell, E. H.		Visalia, Cal.
Wagner, R.	307 S. Broadway st.,	Los Angeles, Cal.
Waggoner, L. B.	929 Fifth st.,	San Diego, Cal.
Wait, R. L.	918 Sixth st.,	Sacramento, Cal.
Walk, J. J.	1544 Seventh st.,	Oakland, Cal.
Walker, C. B.	1354½ Vermont ave.,	Los Angeles, Cal.
Walker, Luella Cool	Phelan Bldg.,	San Francisco, Cal.
Walker, G. H.	226 Douglas Bldg.,	Los Angeles, Cal.
Walker, T. R.	926 Chester st.,	Oakland, Cal.
Walder, H.		San Anselmo, Cal.
Wall, A. C.	P. O. Box 648,	Honolulu, T. H.
Wallace, A. H.	First National Bank Bldg.,	Oakland, Cal.
Wallace, A. C.	133 Geary st.,	San Francisco, Cal.
Wallace, L. E.	1001 Valencia st.,	San Francisco, Cal.
Walsh, R. L.		Napa, Cal.
Walsh, J. W.	Dunn Bldg.,	San Francisco, Cal.
Walsh, W. E.	2410 Albatross st.,	San Diego, Cal.
Walter, H. E.	207 Juniper Bldg.,	Santa Monica, Cal.
Walton, P. J.	3204 E. Fourteenth st.,	Fruitvale, Cal.
Walton, S. L.	San Jose Bank Bldg.,	San Jose, Cal.
Wanberg, G. E.	317 E. Philadelphia st.,	Whittier, Cal.
Ward, A. W.	405 Montgomery ave.,	San Francisco, Cal.
Ward, H. B.	302 Powell Bldg.,	San Francisco, Cal.
Ward, J. N.		East Auburn, Cal.
Wardlaw, H. J.		Los Gatos, Cal.
Ware, W. H.	553 Belvedere st.,	San Francisco, Cal.
Warnekros, W. L.	831 State st.,	Santa Barbara, Cal.
Warren, F. L.	15 Stockton st.,	San Francisco, Cal.
Wassilko, S.	2522 Mission st.,	San Francisco, Cal.
Wasson, J. C.	Garden City Bank Bldg.,	San Jose, Cal.
Wassman, M.	26 S. First st.,	San Jose, Cal.
Waterbury, J. E.	6436 Hollywood Boulevard,	Hollywood, Cal.
Waterman, E. R.		Roseville, Cal.
Watkins, F. D.		Napa, Cal.
Watkins, W. H.	1028 Washington st.,	Oakland, Cal.
Watson, S. E.	Fifth and C sts.,	San Diego, Cal.
Watts, L. W.	357 Twelfth st.,	Oakland, Cal.
Weaver, C. R.	192 Monterey st.,	Gilroy, Cal.
Weaverling, G. F. (Mrs. Harbour)	407 Temple Auditorium,	Los Angeles, Cal.
Webber, C. H.		Seabright, Cal.
Webber, P. A.	601½ K st.,	Sacramento, Cal.
Webb, C. A.		Des Moines, Iowa.
Webster, F. E.		Suisun, Cal.
Weirick, H. W.	503 Mechanics Bank Bldg.,	San Francisco, Cal.
Weisbach, L. C.	946 Fillmore st.,	San Francisco, Cal.
Welch, H. S.	Fifth and F sts.,	San Diego, Cal.
Weldon, C. A.		Vacaville, Cal.
Wells, R. B.	742 Beaver st.,	Santa Rosa, Cal.
West, J. A.	Eighth and Broadway sts.,	Los Angeles, Cal.
West, R. C.		Ferndale, Cal.
West, Russell C.		Arbuckle, Cal.
West, R. F.		Willows, Cal.
Westerfeld, F.		Klamath Falls, Ore.
Weston, C. S.	Central Bank Bldg.,	Oakland, Cal.
Wessell, G. W.		Santa Monica, Cal.
Westphal, E. W.	Schroth Bldg.,	San Francisco, Cal.
Westphal, O. F.	Lathrop Bldg.,	San Francisco, Cal.



Name.	Address.	City and State.
Wetherbee, J. W.	696½ S. Alvarado st.,	Los Angeles, Cal.
Wheeler, T. R.		Quincy, Cal.
Whelan, W. A.	876 Francisco st.,	San Francisco, Cal.
Whelan, W. F.		Santa Monica, Cal.
Whitcomb, S. E.	1647 Haight st.,	San Francisco, Cal.
White, A. L.	3833 Telegraph ave.,	Oakland, Cal.
White, A. T.	345 Chamber of Commerce Bldg.,	Pasadena, Cal.
White, Alex.	336 S. Flower st.,	Los Angeles, Cal.
White, C. M., Jr.		Chico, Cal.
White, Fillmore	527 Baker st.,	San Francisco, Cal.
White, G. A.	1233½ State st.,	Santa Barbara, Cal.
White, H. C.		Bank Bldg., Benicia, Cal.
White, J. F.	1429 Broadway st.,	Oakland, Cal.
White, J. J.	214 Pacific Bldg.,	Oakland, Cal.
White, R. M.	308 Chamber of Commerce Bldg.,	Pasadena, Cal.
White, L. A.	769 Market st.,	San Francisco, Cal.
White, L. L.	1925 Twenty-third ave.,	Oakland, Cal.
White, S. A.	1159 Masonic ave.,	San Francisco, Cal.
Whitley, C. H.	12 Geary st.,	San Francisco, Cal.
Whitman, E. W.	501½ K st.,	Sacramento, Cal.
Whitney, E. O.	323 Geary st.,	San Francisco, Cal.
Whitson, L. L.	909 Surgum Bldg.,	Santa Ana, Cal.
Whitted, C.	117½ E. Fourth st.,	Santa Ana, Cal.
Whitted, R. E.	117½ E. Fourth st.,	Santa Ana, Cal.
Whomes, Arthur	424 S. Broadway st.,	Los Angeles, Cal.
Whomes, Geo.	424 S. Broadway st.,	Los Angeles, Cal.
Wiggins, C. G.		Colton, Cal.
Wilbur, P. S.	Nineteenth and Chester sts.,	Bakersfield, Cal.
Wilcox, W. C.	907 Crocker Bldg.,	San Francisco, Cal.
Wilcox, W. I.	1062 Devisadero st.,	San Francisco, Cal.
Wilcoxon, C. R.	First National Bank Bldg.,	Woodland, Cal.
Wild, M. C.		Selma, Cal.
Wildanger, A. J.	323 Saginaw st.,	Flint, Mich.
Wilder, D. R.	202½ S. Broadway st.,	Los Angeles, Cal.
Wilder, J. O.	Ninth and K sts.,	Sacramento, Cal.
Wilkins, F. E.	First National Bank Bldg.,	Oakland, Cal.
Wilkins, N. L.	242 Cole st.,	San Francisco, Cal.
Wilkins, P. J.		Colusa, Cal.
Willard, S. S.		Corona, Cal.
Williams, E. G.	578 Forty-seventh st.,	Oakland, Cal.
Williams, E. G.		Blodgett Bldg., Lodi, Cal.
Williams, C. C.	219 N. Painter ave.,	Whittier, Cal.
Williams, C. E.	Fifth and Spring sts.,	Los Angeles, Cal.
Williams, Carlos		East Auburn, Cal.
Williams, F. A.	804 Wright & Callendar Bldg.,	Los Angeles, Cal.
Williams, F. E.	437 Consolidated Realty Bldg.,	Los Angeles, Cal.
Williams, J. J.		Pacific Grove, Cal.
Williams, J. K.	Sixth and Hill sts.,	Los Angeles, Cal.
Wiley, H. D.	3222 E. Fourteenth st.,	Oakland, Cal.
Willsey, T. F.	Main st., corner of Second,	Napa, Cal.
Willoughby, C. E.	1233½ State st.,	Santa Barbara, Cal.
Wilson, C. E.	323 Geary st.,	San Francisco, Cal.
Wilson, F. W.		Greenville, Cal.
Wilson, G. B.		West Point, Cal.
Wilson, H. D.	218 S. Broadway st.,	Los Angeles, Cal.
Wilson, W. E.	450 Spreckels Bldg.,	San Diego, Cal.
Wilson, J. M.	1144 Lookout Drive,	Los Angeles, Cal.
Wilson, J. M.	1329 Market st.,	San Diego, Cal.
Wilson, J. F.		Jackson, Cal.
Wilson, L. S.		Bakersfield, Cal.
Wilson, N. K.	5663 Shafter ave.,	Oakland, Cal.
Wilson, O. T.	473 Fourteenth st.,	Oakland, Cal.
Wilson, W. C.		Gridley, Cal.
Wing, Geo.		Reedley, Cal.
Wing, Wm.		Madera, Cal.
Winning, W. P.	2137 Fresno st.,	Fresno, Cal.
Wise, C. F.	1225 Washington st.,	Oakland, Cal.
Wise, Fannie E. Scott	1225 Washington st.,	Oakland, Cal.
Wishard, F. G.		Highland, Cal.
Witty, J. W.	1835 Oxford ave.,	Los Angeles, Cal.
Wismer, P.	2945 Fillmore st.,	San Francisco, Cal.
Withee, U. V.	300 Pantages Theater Bldg.,	Los Angeles, Cal.
Woehl, H. J.	H. M. Warden, Jr., Bldg.,	San Luis Obispo, Cal.

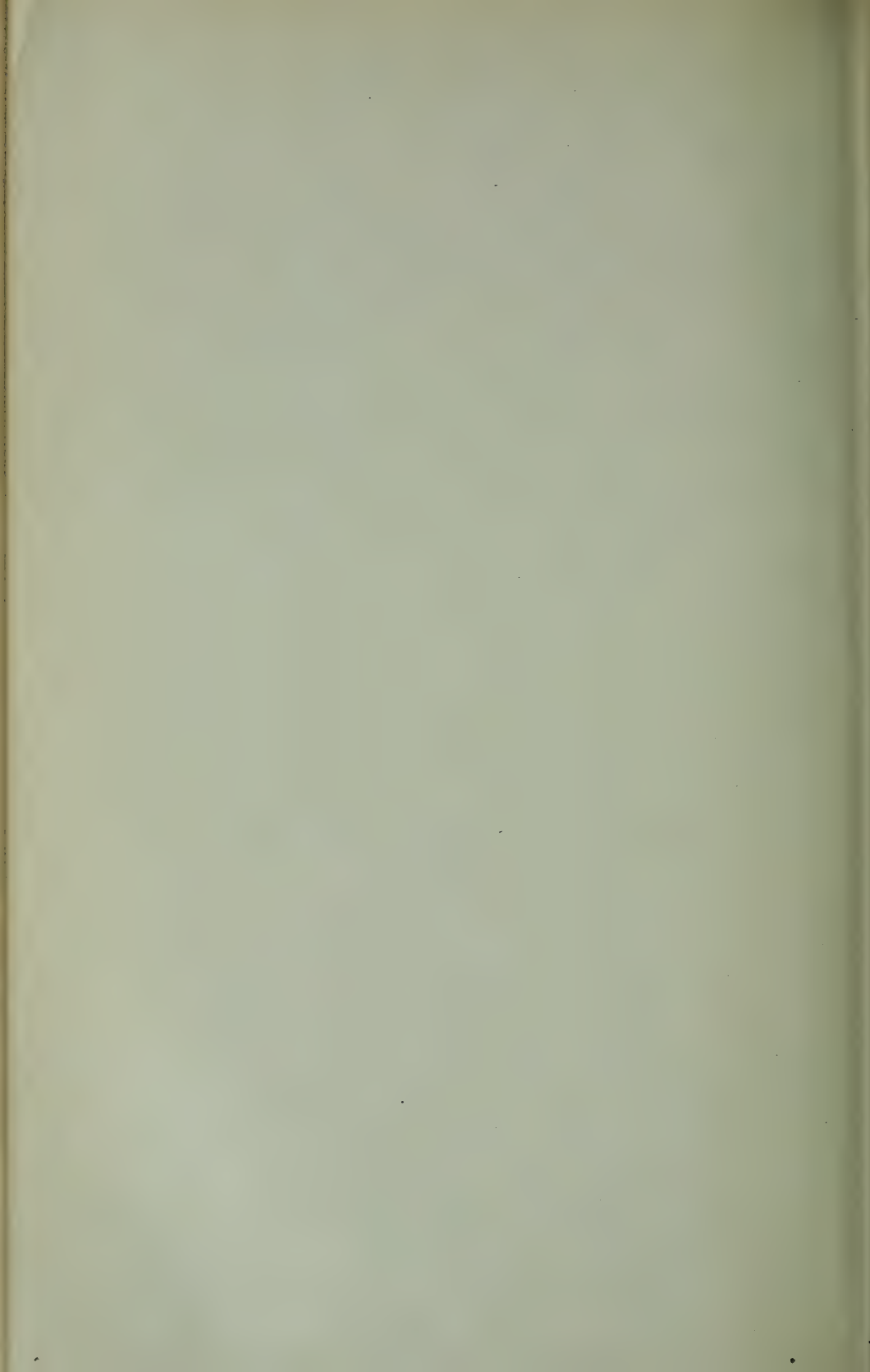
Name.	Address.	City and State.
Wolf, F. O.	50B Main st.,	Yokohama, Japan.
Wolfe, F. deK.	133 Forsyth Bldg.,	Fresno, Cal.
Wood, C. C.	Box 349, Oakdale,	Cal.
Wood, Wm.		Cedarville, Cal.
Woodruff, W. B.	506 First National Bank Bldg.,	Long Beach, Cal.
Wool, R. E.		Los Angeles, Cal.
Woolsey, E. G.		Ione, Cal.
Woolsey, R. I.	First National Bank Bldg.,	Berkeley, Cal.
Woolley, P. J.		Sunnyvale, Cal.
Worrall, G. H.	1085 Santa Clara st.,	Santa Clara, Cal.
Worth, C. E.	402 Consolidated Realty Bldg.,	Los Angeles, Cal.
Worthington, Mazie	Nineteenth and H sts.,	Bakersfield, Cal.
Worthington, Jean I (Mrs. Bennett)		Oil Center, Cal.
Wren, J. S.		Susanville, Cal.
Wright, A. O.	Twelfth and Broadway sts.,	Oakland, Cal.
Wright, P. B.	141 Wisconsin st.,	Milwaukee, Wis.
Wright, R. B.	274 Bacon Bldg.,	Oakland, Cal.
Wright, W. C.	710 Butler Bldg.,	San Francisco, Cal.
Wright, W. S.		Lompoc, Cal.
Wrigley, A. E.	516 Fourth st.,	Eureka, Cal.
Wrigley, G. E.		Dixon, Cal.
Wyman, Mattie K.	901 Northern Bank Bldg.,	Seattle, Wash.
Wymore, G. H.		Santa Rosa, Cal.
Wylie, E. J.	455 S. Broadway st.,	Los Angeles, Cal.
Yates, E. W.	Box 335, Sawtelle,	Cal.
Yamamoto, T.	Geary st.,	San Francisco, Cal.
Yant, G. A.	47 W. Santa Clara st.,	San Jose, Cal.
Yant, Henry	General Delivery, Box 242,	Leadville, Colo.
Yemen, J. P.	P. O. Box 18,	Yuma, Ariz.
Yelland, A. S.	2602 Howard st.,	San Francisco, Cal.
Young, H. G.	1745 Polk st.,	San Francisco, Cal.
Young, C. E.	830 Market st.,	San Francisco, Cal.
Young, J. E.	162 Post st.,	San Francisco, Cal.
Young, J. A.	Sefton Block,	San Diego, Cal.
Young, J. R.	Box 515,	Chico, Cal.
Young, R. J.		Kern st., Tulare, Cal.
Younger, E. A.	609 Butler Bldg.,	San Francisco, Cal.
Yount, G. B.	10 Broadway st.,	Redwood City, Cal.
Yoshinaga, M.	1227 Third st.,	Sacramento, Cal.
Ziegler, C. L.	135 Stockton st.,	San Francisco, Cal.
Zeller, M. J.	237 Post st.,	San Francisco, Cal.
Zimmerman, Allen	437 S. Broadway st.,	Los Angeles, Cal.

## DECEASED LICENTIATES.

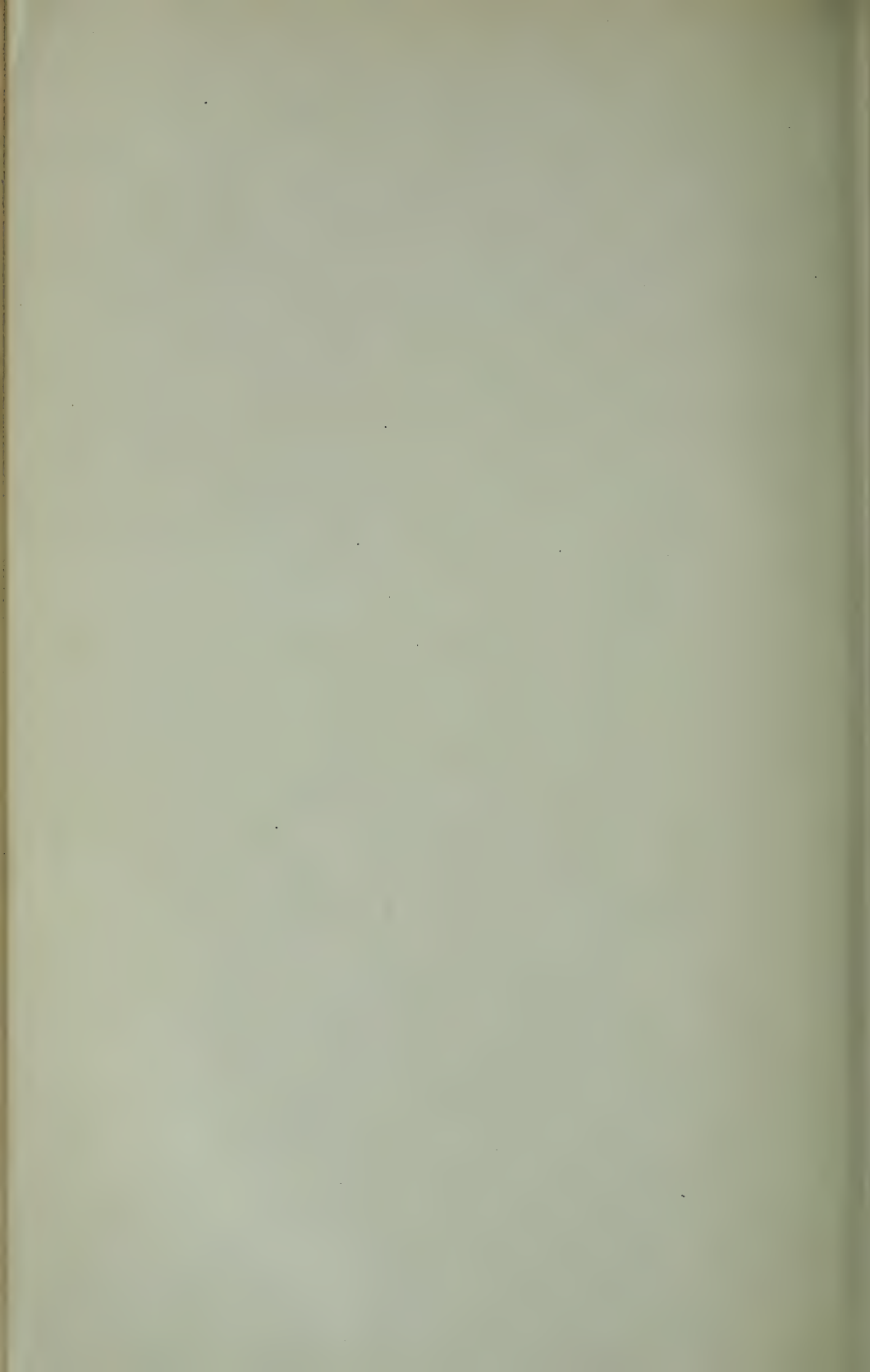
- Adams, Q. L.  
 Arbeely, H. J.  
 Archer, I. B.  
 Arnold, Otto  
 Austin, H.  
 Badgley, A.  
 Badgley, E. E.  
 Baldwin, F. M.  
 Bates, B. F.  
 Baynes, H. F.  
 Bedwell, J. L.  
 Beers, Barrett  
 Belden, R. K.  
 Bendix, C. W.  
 Bernard, Geo.  
 Bernard, H. A.  
 Bertrand, E. H.  
 Birge, J. J.  
 Blake, C. E.  
 Blake, R. J.  
 Blondin, Arthur  
 Blood, J. N.  
 Bolton, Thomas  
 Bometter, Frank  
 Botsford, George  
 Bowles, J. B.  
 Boyd, C. W.  
 Boyd, G. H.  
 Bradbury, E. P.  
 Brainard, A. D.  
 Brewer, John L.  
 Briggs, C. M.  
 Brigham, K. A.  
 Brower, R. C.  
 Bryan, A. C.  
 Burch, M. A.  
 Burgess, R. F.  
 Burleson, F. D.  
 Burnette, E. F.  
 Cafferato, A.  
 Caldwell, F. M., Sr.  
 Card, I. D.  
 Card, W. H.  
 Carr, G. B.  
 Case, G. A.  
 Case, I. M.  
 Cavanaugh, C. S.  
 Chalfant, S. P.  
 Chapman, I. H.  
 Chapman, Nellie E.  
 Chapman, S. A.  
 Chappell, McCoy  
 Clark, F. N.  
 Clark, M. E.  
 Cogswell, J. L.  
 Cogswell, T.  
 Cole, H.  
 Cole, R. E.  
 Combs, H. M.  
 Connor, G. F.  
 Coomes, A. M.  
 Cook, Israel  
 Cool, W. P.  
 Cooper, G. W.  
 Cooper, M. L.  
 Copsey, A. N.  
 Cowan, E. L.  
 Cranz, F. H.  
 Craig, W. H.  
 Crawford, J. S.  
 Croone, Wm.  
 Cummings, E.  
 Cunningham, F. R.  
 Cushing, G. H.  
 Cutlar, R.  
 Davenport, A. C.  
 Davis, H. M.  
 Day, C. A.  
 Dean, J. S.  
 DeCrow, Warren  
 Dempster, Jas.  
 Dennis, S. W.  
 Dentler, E. F.  
 Dick, W. A.  
 Dodge, H. D.  
 Dohrman, W. F.  
 Domeniconi, Jas.  
 Dorrance, F. C.  
 Doulton, G. H.  
 Doyle, J. H.  
 Drucker, A. C.  
 Drucker, W. E.  
 Dutch, Wm.  
 Dunbar, L. L.  
 Dunn, J. H.  
 Dyer, J. J.  
 Edwards, B. F.  
 Ellis, P. L.  
 Emerson, E. W.  
 Epperson, J. W.  
 Esterle, A. M.  
 Evans, W. H.  
 Farmer, E. W.  
 Farnsworth, J. F.  
 Fickett, S. H.  
 Finigan, L.  
 Fisher, F. H.  
 Fitzpatrick, Wm.  
 Forbes, W. W.  
 Fox, H. B.  
 French, A. W.  
 French, L. W.  
 Gardinier, Thos.  
 Gardner, E.  
 Gates, O. J.  
 Gazarian, H.  
 Gibbon, J. A.  
 Gildea, B. M.  
 Gilman, S. M.  
 Gilstrap, J. M.  
 Ginns, J. W.  
 Glatt, E. C.  
 Gleaves, A. D.  
 Goddard, C. L.  
 Goe, S. E.  
 Gonzales, I. T.  
 Goodell, L. E.  
 Gordon, O. L.  
 Gould, H. W.  
 Graham, L. E.  
 Graves, U. L.  
 Gray, John  
 Gray, R. F.  
 Gray, W. O.  
 Greenbaum, L.  
 Griswold, W. F.  
 Griesser, A. M. H.  
 Grove, L. H.  
 Hackett, F. M.  
 Hale, L. T.  
 Halsey, I. S.  
 Hamilton, Cyrus  
 Hann, W. D.  
 Harbison, H. R.  
 Harlin, H.  
 Harlan, C. N.  
 Harris, G. M.  
 Harris, S. M.  
 Hart, A. C.  
 Hartmann, W. P.  
 Harvey, W. H.  
 Hatcher, S. H.  
 Hearn, F. G.  
 Henderson, R. W.  
 Hendricks, J. D.  
 Hennessy, J. C.  
 Herrington, W. M.  
 Herron, H. H.  
 Hill, A. B.  
 Hill, A. L.  
 Hiller, E. D.  
 Hitchcock, J. W.  
 Hodgen, I. N.  
 Hoffman, M.  
 Hooker, A. O.  
 Hogshead, W. H.  
 Hollingsworth, J. W.  
 Holmes, Stephen  
 Horner, J. Van C.  
 Hurtt, J. M.  
 Hyde, A. T.  
 Hyde, C. G.  
 Inglish, W. P.  
 Jacobs, B. R.  
 Yates, L. G.  
 Jenkins, O. C.  
 Jennin, E. L.  
 Jessup, J. G.  
 Jewell, W. S.  
 Kerwin, L. J.  
 Kincaid, S. W.  
 King, W. Z.  
 Kingsbury, W. B.  
 Kitchen, C. A.  
 Knapp, A. R.  
 Knepper, G.  
 Knowles, L. E.  
 Knox, H. E.  
 Knowlton, J. S.  
 Kutch, A. I.  
 La Due, W. K.  
 Lancaster, C. E.  
 Lane, C. S.  
 Lansdowne, F.  
 Larison, C. A.  
 Larkin, G. W.  
 Lawrence, G. O.  
 Lee, C. E.  
 Lee, D. E.  
 Lee, E. W.  
 Lee, L. A.  
 Libbey, J. L.  
 Light, W. W.  
 Lightbody, H., Jr.  
 Lillard, W. F.  
 Little, F. F.  
 Little, J. R.

Livermore, G. W.	Plomteaux, H. J.	Stealey, E. M.
Locke, C. W.	Porter, J. M.	Stephenson, C. H.
Lorentz, M. A.	Porter, J. S.	Stewart, J. H.
Lovejoy, G. E.	Pospisiel, J.	Stewart, J. H.
Lucas, D. L.	Prather, W. J.	Strain, E. L.
Lundborg, J. A. W.	Price, W. E.	Sublett, W. A.
Macdonald, A. E.	Quick, E. P.	Swift, T. E.
MacMullen, D. A.	Rabe, John	Swigert, H. I.
Malone, A. F.	Rainey, T. H.	Sylvester, H.
Marsh, W. J.	Rau, Henry	Taggart, D. R.
Marshall, Mabel E.	Ray, C. B.	Tebbetts, F. F.
Massie, H. C.	Read, W. S.	Thompson, A. L.
McAlpin, A. C.	Reid, T. B.	Thrall, H. H.
McCargar, P.	Reith, W. C.	Tulles, Morgain
McDonald, F. S.	Relley, J. W.	Twist, J. F.
McFarlin, R. F.	Remington, J. W.	Tyson, Chas.
McGettigan, C. A.	Richards, W. P.	Upchurch, N. B.
McLain, A. F.	Richards, W. H.	Upham, F. F.
McQuitty, W. A.	Ricks, C. C.	Urmy, H. N.
Merriman, A. F., Sr.	Roberts, H. F.	Van Aukin, J. R.
Minaker, A. W.	Roberts, J. M.	Vanderlip, J. T.
Mitchell, H. H.	Rogers, E. P.	Van Winkle, H. M.
Moad, B. R.	Rogers, F. S.	Verrinder, R. T.
Moody, J. D.	Ross, C. G.	Vidaver, N. J.
Moore, C.	Root, W. A.	Von Bonhorst, C. G.
Moore, J. S.	Rowe, C. M.	Wade, Thos.
Moore, W. A.	Rubell, W. H.	Walk, C. L.
Morton, H. R., Sr.	Russell, E. W.	Walker, A. J.
Moterne, C. F.	Sabin, C. R.	Walker, C. H.
Moulton, C. R.	Sand, J. E.	Waltz, G. W.
Mueller, F. E.	Sanford, L. N.	Ward, S. T.
Musselman, S.	Saul, G. M.	Wasley, D. W.
Nevius, G. F.	Schwartzchild, F.	Wasson, J. B.
Neumann, L.	Sheets, H. C.	Webster, L. D.
Newsom, G. W.	Shields, F. M.	Wells, L. W.
Norman, G. H.	Shrewsbury, N.	Westover, G. C.
Nye, W. E.	Sichel, G. W.	Whipple, T. S.
Oviatt, S. M.	Sichel, Max	Whittaker, E. E.
Parker, W. S.	Sieberst, W. H.	White, F. H.
Parr, W. H.	Simms, C.	White, J. R.
Parsons, J. G.	Smith, F. Z.	Whitlock, Alma
Parsons, M. W.	Smith, J. B. M.	Wilbert, J. L.
Pendleton, B. F.	Smith, R. W.	Williams, V. A.
Pennington, A. R.	Smith, W. B.	Wilson, C. H.
Perkins, C. O.	Spaw, C. R.	Winter, J. W.
Petton, L. D.	Stanley, W. H.	Winter, W. G.
Pierson, H. H.	Stauffer, H. W.	Worthley, A. H.









# Tenth Biennial Report

OF THE

# STATE DAIRY BUREAU

TO THE

Governor of the State of California

1913-1914



CALIFORNIA  
STATE PRINTING OFFICE  
1914



## THE STATE DAIRY BUREAU.

OFFICE: 25 CALIFORNIA STREET, SAN FRANCISCO.

---

M. T. FREITAS, *Chairman*-----San Rafael  
J. R. MURPHY-----Fresno  
E. P. NISSEN-----Ferndale

F. W. ANDREASEN, *Secretary*, Berkeley.

CHESTER F. HOYT, *Chemist*, Berkeley.

JENNIE A. LOVE, *Clerk*, San Francisco.

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### INSPECTORS.

J. S. CANHAM, Fresno.

JAMES SMITH, Oakland.

C. A. STARKWEATHER, Modesto.

JOHN HYNDING, Eureka.

S. E. WATSON, Alameda.

HARRIS T. NYE, Paso Robles.

RAY HASSON, Hollywood.

L. H. PFITZER, San Jose.

JAMES C. ANDREASON, Yuba City.

C. A. PEAIRS, Tulare.

DR. H. RODGERS, El Centro.

## LETTER OF TRANSMITTAL.

SAN FRANCISCO, December 1, 1914.

*To His Excellency, HIRAM W. JOHNSON,*  
*Governor of the State of California.*

SIR: We have the honor to submit herewith, in compliance with law, the report of the State Dairy Bureau for the biennial period ending November 30, 1914.

Respectfully,

M. T. FREITAS,  
Chairman.

F. W. ANDREASEN, Secretary.



## INTRODUCTION.

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There have been no changes in the personnel of the Dairy Bureau during the period covered by this report, except for the four additional inspectors who have been added to the force since December 1, 1912. The names of these inspectors are John P. Hynding, James C. Andreason, L. H. Pfitzer and Harris T. Nye.

The Commissioners have given their work gratis except on the four days of each year on which meetings have been held. From their different localities they have, without cost to the state, given notice of matters that needed attention and have in every way endeavored to make the work of the bureau efficient.

The chemist of this bureau, Mr. Chester F. Hoyt, has been constantly engaged, either in analyzing dairy products to detect adulteration, or in taking samples of them to prevent adulteration, or in various other ways to promote and develop the dairy industry. A great deal of his time has been taken up with the calibration of glassware used in the creameries of this state in connection with the Babcock test. Mr. Hoyt has taken much interest in his work and has applied himself diligently. He has often worked late in the evening to finish his examinations, or to prevent the work from accumulating in the laboratory.

The work of the clerk, Mrs. Jennie A. Love, has increased in proportion to the increase in the number of the bureau's inspectors; but as her years of experience have increased her ability, she is able to accomplish the work with celerity and accuracy.

### INSPECTION OF DAIRIES AND DAIRY PRODUCTS.

During the two years covered by this report, the bureau has had from ten to twelve inspectors working all of the time. Nine of the inspectors on the force now are paid by the bureau, one is paid by Tulare County and one by Imperial County. The inspectors have made over 22,000 inspections of dairies, creameries, cheese factories, milk plants and condenseries during this period and have steadily been on the watch for possible adulterations and short weights of dairy products.

Each inspector, except those paid by Tulare and Imperial counties, has had from four to nine counties to cover and has been assigned to the following districts:

John Hynding-----	Del Norte, Humboldt, Mendocino, Trinity and Lake counties
James Smith -----	
Siskiyou, Modoc, Shasta, Lassen, Tehama, Glenn, Colusa, Yolo and Solano counties	
James Andreason--	Plumas, Butte, Sierra, Sutter, Yuba, Nevada and Placer counties
S. E. Watson-----	Sonoma, Napa, Marin, Contra Costa and Alameda counties
C. A. Starkweather-----	El Dorado, Sacramento, Amador, Calaveras, Alpine, San Joaquin, Stanislaus and Tuolumne counties
J. S. Canham-----	Merced, Mariposa, Mono, Fresno, Kings, Inyo and Kern counties
L. H. Pfitzer-----	San Mateo.
Santa Clara, Santa Cruz, San Benito, Monterey and San Luis Obispo counties	
Ray Hasson-----	Santa Barbara, Ventura, Los Angeles, San Bernardino, Orange, Riverside and San Diego counties



Harris T. Nye has been assigned temporarily to Imperial County. He has only been employed by the bureau since August 12, 1914, and will be assigned to some other district when the work in Imperial County is completed.

Mr. C. A. Peairs, deputized by the bureau but paid by Tulare County, has attended to the dairies in that county. Dr. H. Rodgers, deputized by the bureau but paid by Imperial County, has inspected the dairies in the Imperial Valley.

The inspectors have worked hard to obtain the desired results, often working early in the morning and late in the evening so as to be present during milking hours, which is the ideal time to inspect the dairies. They have nearly everywhere, had the hearty support of the public, the judges and the district attorneys, and good results have been obtained.

The inspectors are required to report to the Dairy Bureau the condition of every factory, dairy and milk plant inspected. To make sure that all equipment in use and methods employed are duly investigated by them, three score card blanks, one for the dairy farms, one for the factories (creameries and cheese factories) and one for the milk plants are furnished to them on which to report the numerical value of each item listed thereon. These cards are sent to the office of the bureau and filed, so that where the name and address of the operator of a dairy, or creamery, is known, the card can be referred to and conditions at the time of inspection noted. The score card is also valuable in that the inspector can point out to the operator each item that is imperfect and the seriousness of the defect, and can in that way, show him how conditions can be improved so that his score can be raised. The following are copies of the three score cards:

Name..... P. O.....

County.....

## DAIRY FARM SCORE CARD.

Date....., 191.....

Equipment	Perfect	Allowed	Methods	Perfect	Allowed
<b>COWS—TOTAL No.</b> .....			<b>COWS.</b>		
Health.....	12		Cleanliness of cows.....	10	
Apparently in good health.....	4				
If tested with tuberculin once a year and no tuberculosis is found, or if tested once in six months and all reacting animals removed.....	8		<b>STABLES.</b>		
If tested only once a year and reacting animals found and removed (3)......			Cleanliness of stables.....	20	
Food (clean and wholesome).....	4		Floor.....	5	
Water.....	8		Walls.....	5	
Clean and fresh.....	4		Ceiling and ledges.....	5	
Convenient and abundant.....	4		Mangers and partitions.....	3	
<b>STABLES.</b>			Windows.....	2	
Location of stable.....	12		Stable air at milking time.....	2	
Well drained.....	4		Barnyard clean and well drained.....	2	
Free from contaminating surroundings.....			Removal of manure daily to field or proper pit (to 50 feet from stable).....	5	
Construction of stable.....	21		Stable whitewashed.....	5	
Tight, sound floor and proper gutter.....	5		<b>MILK ROOM</b>		
Smooth walls, smooth and tight ceiling.....	5		Cleanliness of milk room.....	10	
Proper stanchions, ties and mangers.....	2		<b>UTENSILS AND MILKING.</b>		
Light, good, and evenly distributed.....	4		Care and cleanliness of utensils.....	13	
Ventilation so that no stale or strong animal odor is noticeable.....	5		Thoroughly washed and sterilized in live steam.....	10	
<b>UTENSILS.</b>			Thoroughly washed and scalded with boiling water (8)......		
Construction and condition.....	3		Inverted in pure air.....	3	
Small top milking pail.....	3		Cleanliness of milking.....	12	
Boiling water or steam (clean, convenient and abundant).....	5		Clean, dry hands.....	4	
Milk cooler (properly operated).....	5		Clean milking suits.....	4	
<b>MILK ROOM.</b>			Udders washed and dried.....	4	
Location of milk room.....	12		Udders cleaned with a dry cloth (1); udders cleaned with a moist cloth (2)......		
Free from contaminating surroundings.....	10		<b>HANDLING THE MILK.</b>		
Convenient.....	2		Cleanliness of attendants.....	5	
Construction of milk room.....	15		Milk removed immediately from stable.....	3	
Floor, walls and ceiling.....	4		Prompt cooling (immediately after milking each cow).....	4	
Light, ventilation and screen.....	4		Efficient cooling (below 50° F.).....	4	
Good drainage.....	4		Below 60° (2); below 70° (1)......		
Well provided with brushes and cleaning powder.....	3		Transportation; feed.....	5	
<b>Total</b> .....	100		For jacket or wet blanket allow (3); dry blanket or covered wagon (1)......		
			<b>Total</b> .....	100	
			Deducted for—		
			Very filthy utensils.....		
			Very filthy milk room.....		

Inspector.

Name ----- P. O. -----  
 ----- County -----

## FACTORY SCORE CARD.

Date -----, 19-----

Equipment	Perfect	Allowed	Methods	Perfect	Allowed
Plant:			Plant:		
Location -----	18	-----	Cleanliness -----	20	-----
Convenience -----	6	-----	Floor -----	6	-----
Surroundings -----	12	-----	Ceiling -----	4	-----
Arrangement -----	8	-----	Walls -----	2	-----
Proper rooms -----	4	-----	Doors -----	2	-----
Convenience -----	4	-----	Windows -----	2	-----
Construction -----	9	-----	Good order -----	2	-----
Floors -----	5	-----	Free from odors -----	2	-----
Walls -----	3	-----	Machinery and utensils:		
Ceiling -----	1	-----	Cleanliness -----	20	-----
Light -----	5	-----	Handling of product -----	20	-----
Ventilation -----	5	-----	(Clarifying, pasteurizing, cooling and bottling; neatness of em- ployees; wrapping, packing and handling butter and other pro- ducts; clean tables to wrap butter on.)		
Screens -----	5	-----	Storage of milk if milk plant -----	15	-----
Machinery and utensils -----	20	-----	At 45° F. (15). 45° to 50° (10). 50° to 55° (5). If creamery; cleanliness of skim- milk and butter-milk- vats, pumps and pipes -----	10	-----
Kind, quality and condition of machinery and utensils, such as steam or hot water, bottle and can washer, sterilizer, bottle filler, drying racks, crates, sinks, pas- teurizer, cold storage, ripeners, butter cutters, churns and butter workers.			Surroundings of same -----	■	-----
Testing room and apparatus -----	5	-----	Proper and clean storage of cool- ing room -----	5	-----
Water for cleaning -----	16	-----	Cleanliness of testing room and ap- paratus -----	5	-----
Wagons:			Condition of product received -----	5	-----
Construction, condition -----	3	-----	Employees:		
Salesroom -----	6	-----	Clean in appearance -----	10	-----
Location -----	2	-----	Total -----	100	-----
Construction -----	2	-----			
Equipment -----	2	-----			
Total -----	100	-----			

Approximate daily product -----

Inspector.

(Front of Score Card.)

## SANITARY INSPECTION OF CITY MILK PLANTS.

## SCORE CARD.

Owner or manager.....

Street and No. ....

City..... State.....

Trade name .....

Number of wagons.....Gallons sold daily

Milk .....

Cream .....

Permit or License No. ....

Date of Inspection....., 191.....

Remarks: .....

.....  
*Inspector.*



## (Back of Score Card.)

Equipment	Score		Methods	Score	
	Perfect	Allowed		Perfect	Allowed
<b>Building:</b>			<b>Building</b> -----	14	
Location: Free from contaminating surroundings -----	2		Cleanliness:		
<b>Arrangement</b> -----	7		Floors -----	3	
Separate receiving room -----	1		Walls -----	2	
Separate handling room -----	2		Ceilings -----	2	
Separate wash room -----	1		Doors and windows -----	1	
Separate sales room -----	1		Shafting, pulleys, pipes, etc. -----	1	
Separate boiler room -----	1		Freedom from odors -----	2	
Separate refrigerator room -----	1		Freedom from flies -----	3	
<b>Construction</b> -----	12		<b>Apparatus</b> -----	7	
Floors, tight, sound, cleanable -----	2		Cleanliness:		
Walls, tight, smooth, cleanable -----	1		Thoroughly washed and rinsed -----	3	
Ceiling, smooth, tight, cleanable -----	1		Milk-handling machinery -----	2	
<b>Drainage</b> -----	2		Pipes, cans, etc. -----	1	
Floors -----	1		Sterilized with live steam -----	3	
Sewer or septic tank -----	1		Milk-handling machinery -----	2	
Provision for light -----	2		Pipes, cans, etc. -----	1	
(10 per cent of floor space.)			Protected from contamination -----	1	
Provision for pure air -----	2		<b>Bottles</b> -----	7	
Screens -----	1		Thoroughly washed and rinsed -----	3	
Minimum of shafting, pulleys, hangers, exposed pipes, etc. -----	1		Sterilized with steam 15 minutes -----	3	
<b>Apparatus</b> -----	15		Inverted in clean place -----	1	
Boiler -----	2		<b>Handling milk</b> -----	22	
(Water heater, 1.)			Received below 50° F. -----	3	
Appliances for cleansing utensils and bottles -----	2		(50° to 55°, 2.)		
Sterilizers for bottles, etc. -----	2		(55° to 60°, 1.)		
Bottling machine -----	1		Rapidity of handling -----	2	
Capping machine -----	1		Freedom from undue exposure to air -----	2	
Wash bowl, soap, and towel in handling room -----	1		Cooling -----	5	
<b>Condition</b> -----	1		Promptness -----	2	
Milk-handling machinery -----	3		Below 45° F. -----	3	
Pipes, couplings, and pumps -----	2		(45° to 50°, 1.)		
Cans -----	1		Capping bottles by machine -----	2	
<b>Laboratory and equipment</b> -----	2		Bottle top protected by cover -----	1	
<b>Water supply</b> -----	2		Storage; below 45° F. -----	4	
Clean and fresh -----	1		(45° to 50°, 3; 50° to 55°, 1.)		
Convenient and abundant -----	1		Protection during delivery -----	2	
			(Iced in summer.)		
			Bottle caps sterilized -----	1	
			<b>Inspection</b> -----	6	
			Bacteriological work -----	3	
			Inspection of dairies supply milk -----	3	
			(2 times a year, 2; once a year, 1.)		
			<b>Miscellaneous</b> -----	4	
			Cleanliness of attendants -----	2	
			(Personal cleanliness, 1; clean, washable clothing, 1.)		
			Cleanliness of delivery outfit -----	2	
<b>Total</b> -----	40		<b>Total</b> -----	60	

Score for equipment ----- plus score for methods ----- equals TOTAL SCORE -----

NOTE.—If the conditions in any particular are so exceptionally bad as to be inadequately expressed by a score of "0" the inspector can make a deduction from the total score.

Where conditions are insanitary, and the inspector does not feel sure that verbal instructions will be complied with, a notice is served on the owner, or on the person in charge, specifying in detail the changes required to be made. Thousands of these notices are served and most of them are complied with, but in a few cases prosecutions must be resorted to to get results.

The inspectors have, as can be seen from the report on prosecutions, enforced every part of the dairy laws. There have been prosecutions for the following offenses: milk adulteration; selling milk from insanitary dairies; violating oleomargarine regulations; adulterating cheese; adulterating ice cream; stealing cream samples and substituting others of better quality; underreading cream samples and reporting false tests; selling short weight butter. They have not caused the prosecution of any one unless there was an abundance of evidence of guilt. This is shown by the fact that we have been successful in over 99 per cent of the cases.

We have not brought upon us the ill will of the dairymen, or creamery operators, because we have prosecuted offenders; to the contrary, they have cooperated with us, as they desire that the product should be produced and sold pure and wholesome.

### PRODUCTION.

The first year covered by this report was exceptionally dry throughout the greater part of the state and in some localities where there is no irrigation, some of the dairymen had to dispose of some of their cattle. This caused considerable loss, but as the price of dairy products was high, it partly made up for the shortage in production. During the last year of this report there has been an abundance of feed in all parts of the state, but the average prices of the products have been lower than during any of the seven preceding years.

There has, each year, been a slight increase in the production of dairy products, but the consumption is still much greater than the output. Butter, cheese and evaporated milk is being shipped into this state from New Zealand, Australia, Oregon and the eastern states. It is impossible to get any information in regard to the amount of the product imported, except from New Zealand and Australia. From these countries alone, 1,574,900 pounds of butter were received in San Francisco during the first five months after the reduction in tariff took effect. During the spring and summer of this year there has been an abundance of feed and sufficient butter produced for home consumption. Very little has been imported from New Zealand, or Australia, since February 21st of this year.

Since 1903 there has almost every year, except the last two, been a decrease in the production of cheese, and by far the greater part of that product has been imported. During the two years ending September, 1914, there have been a great many new cheese factories established, and

a considerable increase in the production, but still more than one half of the cheese consumed in the state is imported.

#### OPPORTUNITIES FOR DAIRYING.

Opportunities for dairying are perhaps greater in California than in any other part of the world, but certainly greater than in any other part of the United States. The grass, clover and alfalfa grows all through the year. In the eastern states the farmer hopes to make hay in his alfalfa field in June of the next year after seeding. In this state several good cuttings are sometimes secured the first season, as for instance, at the University Farm, at Davis, the alfalfa field in front of the dormitory was sown on March 11th. On May 8th, the weeds were cut and allowed to lie on the ground. On June 15th, the first crop was cut, yielding 1.16



PLATE NO. 1.

tons of clean hay per acre. On August 10th, the second crop was cut, yielding 2.2 tons of hay of excellent quality, per acre. On October 7th, the third crop, 1.68 tons of hay per acre, was cut. Thus, over five tons of hay per acre were cut within less than seven months after the seed was placed in the ground. During October and November alfalfa still grows luxuriantly in most parts of this state, but what further crops were cut on this field is not known to the writer. Conditions were not particularly favorable, because the University had been promised water from an irrigation canal carrying water from Lake County, but in this it was disappointed and water for irrigation had to be obtained from a domestic supply pump. The field contained a little less than seven acres and was given only three irrigations during the season, of from five to six inches of water each time.

Plate No. 1, is a picture of the dormitory and alfalfa field. Note how thick the hay is upon the ground.



No single forage plant combines all the material for a profitable ration for dairy cows so well, as does alfalfa. One ton of alfalfa hay is worth about as much as one ton of bran, or shorts. In many places of this state a good stand of alfalfa can be cut as many as six or seven times during the season, and yield as high as nine or ten tons to the acre. Certain kinds of alfalfa will, in some localities, yield well from twenty to twenty-five years without reseeding. The deep soil and long growing seasons in California make it especially well adapted for the growing of this crop.

A great deal of land in this state which had become unprofitable for grain farming ten or twelve years ago, and which was offered for twenty-five to thirty dollars per acre, has been found to produce excellent alfalfa when put under irrigation, and is now selling for two to three hundred dollars per acre. There is yet a great deal of land in this state suitable for alfalfa which can be purchased at a reasonable figure.

#### IMPROVEMENT IN DAIRY CATTLE.

The dairy cattle in this state have been greatly improved in the last few years. Much of this improvement is due to cow-testing associations which have been started in the different localities. Through the effort of Dr. Leroy Anderson, the Ferndale association was started about six years ago. This association has done remarkably good work. At the time of its last report for the year ending February 15, 1914, about 2,100 cows were being tested and records kept of each cow's monthly production; but before the first of May, this year, the owners of 2,000 more cows had made application for membership. This, however, was more than could be handled with the men employed, and about 200 cows had to be refused. The association employs three men who do the work of testing and keeping records. It has a horse, wagon and testing outfit for each man who moves from place to place in his district every day, except Sunday.

At the time of its last report, nearly one year ago, there were 499 cows tested by the association during the previous year whose yearly yield had been less than 200 pounds of butter fat each. To account for the fact that there were so many cows yielding less than that which should be the lowest yield for a good dairy cow, it must be remembered that many herds are taken in each year from which the unprofitable cows are not rejected until the year's test is finished.

Owing to the great number of cows handled by this association it has been able to do the testing, keep the records, and pay all expenses for horses, wagons and testing apparatus for 80 cents per cow per year. New members, however, are charged \$1.00 per cow for the first year, the extra 20 cents going toward buying additional apparatus. The Ferndale Cow-testing Association, now handling about 3,800 cows, is the



largest of its kind in any country, and the prospects are that more members will be added this coming spring.

There have been two cow-testing associations in operation in Stanislaus County for a couple of years, one at Modesto and one at Newman. In Newman 58 out of the 500 cows being tested, are producing from 1.5 to 2.8 pounds of butter fat per day. Two and eight tenths pounds of butter fat is about equal to three and five tenths pounds of commercial butter.

The Los Angeles County Cow-testing Association was started through the efforts of the State Dairy Inspector, Ray Hasson, in January, 1914. The members offering to join the association had 1,450 cows, but it seems that only 1,000 of them have been tested.

The Tri-County Cow-testing Association, having members at El Casco, Riverside, Corona and Chino, was also organized by Mr. Hasson. Work was commenced a few months ago. Seven hundred cows are being tested and it is hoped that many more owners of cows will join the association.

The Gridley Cow-testing Association was started through the combined efforts of James C. Andreason, State Dairy Inspector, and Professor Gordon H. True, of the University Farm, at Davis. The association was organized early this spring and most of the money necessary to pay for the apparatus, and part of one year's salary for the tester, was paid in at once, but owing to the delay in getting the necessary equipment, the work was not commenced until late this summer.

A testing association has also been organized at Bodega through the efforts of professors at the University Farm. Work was commenced on November 2d of this year. The association has twenty-five members owning about 1,100 cows.

A new testing association is also in operation at Woodland and among the cows tested are already found a large number that are great producers. This will probably stimulate the dairymen in the vicinity to make efforts to improve their herds.

The County Farm Adviser in Napa County is working hard to get a testing association started at Napa, and there are good prospects that he will succeed.

The following plates, Nos. 2 and 3, are pictures of a great cow, "Pieterje Bloom" and her two-year old daughter, "Pieterje Bloom II," owned by the University Farm, at Davis. Pieterje Bloom has, during one year, produced 23,591 pounds of milk containing 783 pounds of butter fat. This would be equal to about 910 pounds of butter. Her daughter, a two-year-old heifer with first calf, yielded in one year, 13,216 pounds of milk which contained 460 pounds of butter fat.

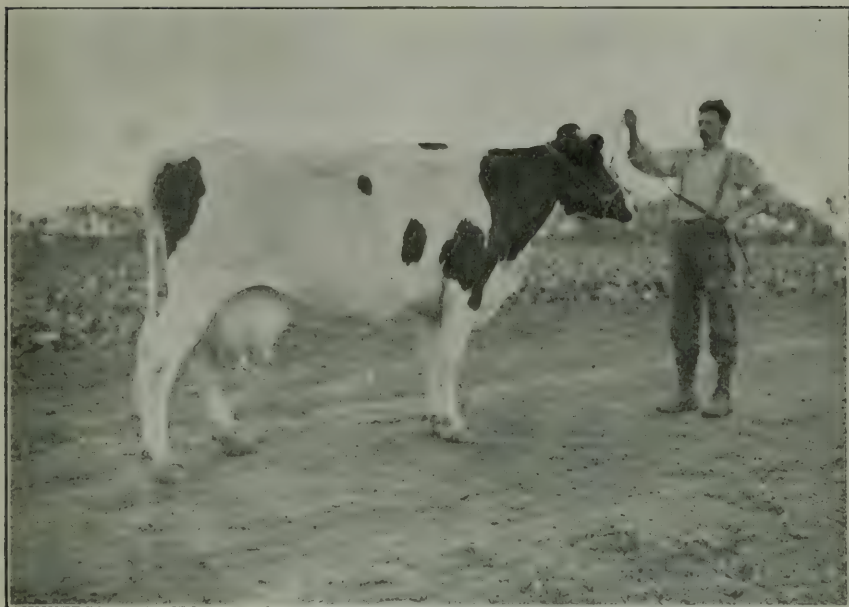


PLATE NO. 2.



PLATE NO. 3.

When the yield of these cows is compared with that produced by many of the scrub cows kept by some dairymen year after year, which cows produce only 75 to 100 pounds of butter fat per year, it can easily be seen why some dairymen find the business unprofitable.

The dairymen of this state should either weigh the milk of each cow and test it for butterfat to learn what each individual produces through the season, or associate themselves with other dairymen and hire a person to do it. To go on and retain in the herd cows that are each year causing a loss to the owner is a ruinous course of procedure. The aim should be to reject all that were found unprofitable and improve the offspring of those retained until they reached, as nearly as possible, the excellency of this great cow, Pieterje Bloom.

A small financial assistance by the state, by furnishing new associations with apparatus for testing, and books in which to keep the records, would greatly facilitate the matter of getting them started. In Denmark a large proportion of the expenses incurred in maintaining the testing associations, were for years defrayed by the government. The first association in that country was organized in 1895, and in ten years the number was increased to nearly 500. This little country is only one tenth as large as California. Canada has also expended a great deal of money to get this work started and kept up.

#### COST OF KEEPING COWS.

The expenses connected with the feeding, milking, care and keeping of cows vary somewhat in the different localities. The average cost connected with one yielding 150 pounds of butterfat per year is about as follows:

Feed .....	\$30 00
Milking and care.....	24 00
Interest on cost of cow at 7 per cent.....	3 50
Depreciation of cow.....	5 00
Interest on cost of equipment necessary in connection with keeping..	3 00
Total cost .....	\$65 50

Income from cow yielding 150 pounds of butterfat per year:

Butter fat, 150 pounds at 30 cents.....	\$45 00
Skimmilk, 4,000 pounds at 20 cents per hundred pounds.....	8 00
One calf .....	2 00
Total .....	\$55 00
Loss .....	10 50

Cost of keeping cows producing 300 pounds of butterfat per year:

Feed .....	\$45 00
Milking and care.....	27 00
Interest on cost of cow at 7 per cent.....	7 00
Depreciation of cow.....	10 00
Interest on cost of equipment necessary in connection with keeping..	3 50
Total cost .....	\$92 50

## Income from cow yielding 300 pounds of butter fat per year:

Butter fat, 300 pounds at 30 cents-----	\$90 00
Skimmilk, 7,000 pounds at 20 cents per hundred pounds-----	14 00
One calf -----	10 00
Total -----	\$114 00
Profit -----	21 50

**IMPROVEMENT OF SANITARY CONDITIONS.**

Most of the dairymen have responded generously to the public demand for better and more sanitary conditions of the dairies. During the last few years there have been hundreds of new cow barns and



PLATE NO. 4.

milkhouses built. Nearly all are made to admit plenty of sunlight and are well ventilated. They are so built that they can be easily kept clean.

Plate No. 4 is a new cow barn under construction. If it is built so that plenty of sunlight will be admitted to the interior it will, when finished, be a model barn of which the owner may justly be proud.





PLATE NO. 5.

Plate No. 5 is also a cow barn of recent construction. It is built as cheaply as possible except for the concrete floor, which is excellent. It has good light and ventilation, and if the operator is careful, milk of fine quality can be produced in such a barn. The only remarkable thing about it is that it will answer the purpose well, though it has been built with a very small outlay of money.



PLATE NO. 6.

Plate No. 6 is a very convenient and sanitary milk house. It is about 10 by 12 feet, has excellent light and ventilation, a good concrete floor, good drains and a screened porch where the utensils are stored out of reach of the flies.



PLATE NO. 7.

Plate No. 7 is the sanitary and nicely kept interior of a milk house where the milk is strained and cooled immediately after being drawn from the cow. It is as clean and light as a well kept kitchen.



PLATE NO. 8.

Plate No. 8 is a barn built from a plan furnished by the San Francisco Board of Health. It has excellent ventilation and will admit considerable sunlight. It is easily kept clean and free from dust, as no hay or other feed is stored in it. The old barn, to which the San

Francisco inspectors objected because of its insufficient light and ventilation, is used for the storing of feed. Health officers of many cities will not allow milk to be shipped into their city if hay, or other feed, is stored in the barn where the cows are milked.

Plate No. 9 is a typical Humboldt County dairy barn under construction. It is substantial and convenient and will admit a fair amount of sunlight. But to comply with some city ordinances partitions would have to be placed between the hay and the milking shed.



PLATE NO. 9.

### DAIRY LAWS.

The dairy laws are working very satisfactorily, and this bureau has no recommendations to make except in regard to pasteurization of milk and cream, and labeling of certain grades of milk and of certain milk products.

The Commission on Milk Standards, appointed by the New York Milk Committee, recommends that all milk not produced by tuberculin tested cows be pasteurized. A majority of the Commissioners believed that it would be advisable to pasteurize all milk of every grade.

The housewife can efficiently pasteurize the milk for the household by setting the bottle of milk in a vessel containing water and heating the water until the milk reaches a temperature of about 145 degrees Fahrenheit. The bottle should then be taken from the water, wrapped in a towel, and held twenty to thirty minutes. It should be then chilled at once and kept cold until used. Where milk is labeled "pasteurized," the consumer relies on this statement and it is, therefore, important that no milk, or milk product, is thus labeled unless it has



been properly treated. The law on this subject should be amended, defining the process to be used to entitle producers to label their product "pasteurized."

Milk, or milk products, which have been produced by assembling butter, or butterfat, with milk, or skimmilk, or with water and milk solids, if allowed to be sold at all, should be labeled "mechanically assembled milk, cream, or ice cream," as the case may be.

Milk from which part of the cream has been removed, but not containing less than 3 per cent of milk fat, should be labeled "adjusted milk." Milk containing less than 3 per cent of milk fat should be labeled "skimmed milk."

### ANALYSIS AND EXAMINATIONS IN LABORATORY.

The following glassware has been tested for accuracy for creameries, and other users, of the state:

Type	Number examined	Number approved	Number rejected
Babcock bottles .....	13,066	12,550	516
Pipettes .....	160	158	2
Acid measures .....	1	1	-----

Besides the Babcock glassware mentioned above, the following pieces of apparatus have been examined for accuracy:

Type	Number of pieces examined
Lactometers .....	11
Thermometers .....	2
Balances .....	8
18-gram weights .....	17
9-gram weights .....	23
Sets of weights .....	4
Total .....	65

Since December 1, 1912, the following samples of dairy products have been tested in the bureau's laboratory:

Substance	Number analyzed	Above standard	Below standard
Milk .....	451	305	146
Evaporated milk .....	60	39	21
Skim milk .....	12	-----	-----
Cream .....	780	767	13
Ice cream .....	229	133	96
Butter .....	25	24	1
Cheese .....	72	47	25
Whey .....	12	-----	-----
Water .....	2	-----	-----
Totals .....	1,643	1,315	302



## STATISTICS.

The producers of dairy products have complied with our requests for reports on their output, much better than in former years. There are, however, many who must be reminded three, or more, times before their report is obtained and it is difficult to get complete reports before the first of December.

## BUTTER PRODUCED DURING YEARS ENDING SEPTEMBER 30, 1913-1914.

County	1913. pounds	1914. pounds
Alameda	300,330	316,912
Alpine	30,000	25,000
Amador	142,208	140,000
Butte	769,740	924,616
Calaveras	161,666	155,000
Colusa	443,089	473,938
Contra Costa	502,163	545,095
Del Norte	746,637	664,186
El Dorado	145,786	125,660
Fresno	3,878,289	3,292,572
Glenn	590,365	770,202
Humboldt	5,168,990	5,251,887
Imperial	5,398,228	5,710,287
Inyo	217,595	171,241
Kern	566,965	986,457
Kings	2,313,963	3,164,620
Lake	54,420	114,124
Lassen	208,000	202,200
Los Angeles	311,437	534,180
Madera	156,606	162,636
Marin	2,119,071	2,046,325
Mendocino	462,661	447,049
Merced	3,910,815	3,876,875
Modoc	30,000	25,000
Mono	10,800	10,000
Monterey	589,467	660,715
Napa	624,273	665,151
Nevada	63,554	162,920
Orange	75,000	75,000
Placer	93,554	105,000
Plumas	243,965	295,598
Riverside	104,770	141,720
Sacramento	1,936,560	1,649,153
San Benito	249,000	275,857
San Bernardino	95,866	105,000
San Diego	411,888	570,929
San Francisco	6,600	15,750
San Joaquin	1,215,644	1,292,474
San Luis Obispo	1,846,828	1,909,176
San Mateo	207,829	211,000
Santa Barbara	269,262	331,148
Santa Clara	375,614	299,750
Santa Cruz	233,136	183,902
Shasta	90,804	91,620
Sierra	140,000	145,000
Siskiyou	566,309	798,975
Sonoma	2,478,008	2,449,695
Solano	1,102,756	1,464,456
Stanislaus	7,541,900	8,184,390
Sutter	842,417	881,805
Tehama	321,165	504,975
Tulare	3,971,217	4,362,290
Ventura	52,887	56,937
Yolo	1,034,902	1,061,703
Yuba	118,310	198,309
Totals	55,542,709	59,286,460

## CHEESE PRODUCTION.

During the years ending September 30, 1913, and September 30, 1914, cheese was produced by the different counties as follows:

County	1913. pounds	1914. pounds
Amador .....	11,043	10,272
Butte .....	78,840	93,000
Colusa .....		25,944
Fresno .....	130,600	169,546
Humboldt .....	372,000	386,000
Imperial .....	110,000	185,600
Kern .....	54,700	36,275
Kings .....	136,850	54,750
Lassen .....	232,808	115,519
Los Angeles .....		55,050
Marin .....	554,180	558,630
Mendocino .....	26,192	
Merced .....	227,760	190,020
Modoc .....	46,936	70,394
Mono .....	12,000	8,000
Monterey .....	886,183	728,111
Napa .....	24,620	26,000
Sacramento .....	656,260	542,330
San Benito .....	382,322	269,577
San Joaquin .....	103,327	108,747
San Luis Obispo .....	156,380	246,090
San Mateo .....	134,878	204,175
Santa Barbara .....		10,000
Santa Clara .....	379,709	768,101
Santa Cruz .....	187,150	218,292
Shasta .....		45,407
Siskiyou .....	14,921	26,894
Sonoma .....	158,750	206,736
Stanislaus .....	82,500	71,500
Sutter .....	339,563	368,860
Tehama .....		27,992
Tulare .....	63,750	54,100
Yolo .....	14,850	16,903
Yuba .....	21,900	118,000
Totals .....	5,600,972	6,016,815

The following are the monthly receipts of butter in San Francisco for the two years ending September 30, 1914:

Month	1913-1913. pounds	1913-1914. pounds
October .....	2,035,900	1,538,100
November .....	1,819,900	1,433,300
December .....	1,696,500	1,703,100
January .....	1,767,500	1,931,600
February .....	1,378,100	1,689,900
March .....	2,008,100	2,107,200
April .....	2,694,700	2,811,200
May .....	2,614,000	2,435,300
June .....	2,106,200	1,964,400
July .....	1,711,100	1,871,600
August .....	2,593,600	1,765,500
September .....	1,479,500	1,329,750
Totals .....	23,905,100	22,580,950

The following are the monthly receipts of cheese in San Francisco for the two years ending September 30, 1914:

Month	1912-1913, pounds	1913-1914, pounds
October .....	956,000	616,400
November .....	700,500	776,300
December .....	757,800	736,100
January .....	599,700	559,400
February .....	482,800	704,600
March .....	792,000	739,700
April .....	657,600	1,044,700
May .....	915,500	865,100
June .....	958,100	1,282,700
July .....	919,300	1,027,300
August .....	1,214,000	1,079,000
September .....	570,400	660,200
Totals .....	9,523,700	10,091,500

### BUTTER PRODUCTION.

The following is the estimated butter production for the last twelve years:

Year	Pounds
1903 .....	34,786,289
1904 .....	35,636,969
1905 .....	41,961,047
1906 .....	44,044,578
1907 .....	44,599,211
1908 .....	48,469,585
1909 .....	43,899,018
1910 .....	45,989,140
1911 .....	50,380,736
1912 .....	54,940,886
1913 .....	55,542,709
1914 .....	59,286,460

### CHEESE PRODUCTION.

The following is the cheese production for the last twelve years:

Year	Pounds
1903 .....	7,218,639
1904 .....	6,133,898
1905 .....	6,020,672
1906 .....	6,418,480
1907 .....	5,928,946
1908 .....	6,262,194
1909 .....	4,431,194
1910 .....	4,648,348
1911 .....	4,640,491
1912 .....	4,785,617
1913 .....	5,600,972
1914 .....	6,016,815

## CONDENSED MILK PRODUCTION.

The following is the condensed milk production for the last twelve years:

Year	Cases
1903	126,874
1904	186,905
1905	244,878
1906	113,025
1907	134,907
1908	100,069
1909	83,476
1910	172,916
1911	116,384
1912	172,309
1913	172,800
1914	274,096

## BUTTER AND CHEESE PRICES IN THE SAN FRANCISCO MARKET.

Month	1911-1912		1912-1913		1913-1914	
	Butter, cents per pound	Cheese, cents per pound	Butter, cents per pound	Cheese, cents per pound	Butter, cents per pound	Cheese, cents per pound
October	30.68	14.57	34.00	16.92	32.48	17.03
November	31.39	16.50	33.04	17.93	32.56	18.37
December	33.03	15.96	33.66	15.89	31.85	17.69
January	35.38	16.15	34.28	15.44	29.92	18.06
February	34.60	16.42	35.10	16.63	28.19	18.89
March	31.42	18.85	35.43	15.47	22.85	16.45
April	27.71	16.92	29.10	15.88	23.06	14.76
May	25.29	13.59	26.98	14.22	23.83	13.52
June	27.60	13.69	27.72	14.79	24.02	12.99
July	27.82	14.12	28.95	15.54	24.55	13.23
August	31.31	14.04	32.43	17.16	27.26	14.08
September	33.08	14.65	34.78	16.82	30.81	14.37
Average for 12 months	30.77	15.46	32.12	16.06	27.61	15.79

Compared with former years the receipts of butter in San Francisco show as follows:

Year	Pounds
1901	15,222,951
1902	14,823,048
1903	15,511,214
1904	15,713,992
1905	17,936,782
1906*	
1907	15,384,137
1908	14,610,522
1909	14,328,000
1910	13,934,200
1911	19,033,600
1912	23,548,850
1913	23,905,100
1914	22,580,950

\*Not available.



## ANNUAL VALUE OF DAIRY PRODUCTS.

1913.	
Butter, 55,542,709 pounds.....	\$17,840,318 00
Cheese, 5,600,972 pounds.....	899,516 00
Condensed, evaporated and powdered milk, 8,637,928 pounds.....	777,468 00
Casein, 665,000 pounds.....	33,250 00
Market milk, cream and ice cream.....	11,000,000 00
Calves produced on dairies.....	2,000,000 00
Skim milk and buttermilk.....	1,500,000 00
Total .....	\$34,050,552 00

1914.	
Butter, 59,286,460 pounds.....	\$16,368,992 00
Cheese, 6,016,815 pounds.....	950,055 00
Condensed, evaporated and powdered milk, 14,153,401 pounds.....	1,076,300 00
Casein, 992,917 pounds.....	46,146 00
Market milk, cream and ice cream.....	11,500,000 00
Calves produced on dairies.....	2,500,000 00
Skim milk and buttermilk.....	1,500,000 00
Total .....	\$33,941,493 00

## CREAMERIES IN OPERATION IN THE STATE.

Name	Address	County
Berkeley Farm Creamery Company.....	Berkeley .....	Alameda.
Berkeley Jersey Dairy Creamery.....	Berkeley .....	Alameda.
Jersey Milk, Cream & Butter Company.....	Berkeley .....	Alameda.
Varsity Creamery.....	Berkeley .....	Alameda.
Eden Creamery.....	Hayward .....	Alameda.
Fred S. Young.....	Livermore .....	Alameda.
American Creamery Company.....	Oakland .....	Alameda.
Central Creamery Company.....	Oakland .....	Alameda.
Oakland Cream Depot.....	Oakland .....	Alameda.
Royal Creamery.....	Oakland .....	Alameda.
Ione Creamery.....	Ione .....	Amador.
Butte County Creamery.....	Chico .....	Butte.
Gridley Creamery.....	Gridley .....	Butte.
Gridley Creamery and Ice Company.....	Gridley .....	Butte.
Colusa Butter Company.....	Colusa .....	Colusa.
Stonyford Creamery Company, Inc.....	Stonyford .....	Colusa.
California Central Creameries.....	Crescent City .....	Del Norte.
Fort Dick Creamery.....	Crescent City .....	Del Norte.
West Shore Creamery.....	Wakefield .....	Del Norte.
Danish Creamery Association.....	Fresno .....	Fresno.
Swift & Company.....	Hardwick .....	Fresno.
Kerman Creamery.....	Kerman .....	Fresno.
Laton Cooperative Creamery.....	Laton .....	Fresno.
California Central Creameries.....	Riverdale .....	Fresno.
Riverdale Cooperative Creamery.....	Riverdale .....	Fresno.
Orland Creamery.....	Orland .....	Glenn.
Jacinto Creamery.....	Glenn .....	Glenn.
United Creameries.....	Arcata .....	Humboldt.
Eclipse Creamery.....	Beatrice .....	Humboldt.
California Central Creameries.....	Eureka .....	Humboldt.
California Central Creameries.....	Ferndale .....	Humboldt.
Capital Creamery Company.....	Ferndale .....	Humboldt.
Valley Flower Creamery Company.....	Ferndale .....	Humboldt.
Grizzly Bluff Creamery.....	Grizzly Bluff .....	Humboldt.
Libby, McNeill & Libby.....	Loleta .....	Humboldt.
Sunset Creamery Company.....	Loleta .....	Humboldt.
Brawley Creamery & Cold Storage Co.....	Brawley .....	Imperial.
Domenigoni Creamery.....	Calexico .....	Imperial.
Imperial Valley Creamery Company.....	El Centro .....	Imperial.
Holtville Cooperative Creamery.....	Holtville .....	Imperial.
Star Creamery Company.....	Holtville .....	Imperial.

## CREAMERIES IN OPERATION IN THE STATE—Continued.

Name	Address	County
Heber Creamery.....	Heber .....	Imperial.
Delta Creamery Company.....	Imperial .....	Imperial.
Inyo Creamery Company.....	Bishop .....	Inyo.
W. D. Roberts.....	Round Valley .....	Inyo.
Kern County Creamery.....	Bakersfield .....	Kern.
Meadow Land Creamery.....	Bakersfield .....	Kern.
Knickerbocker Creamery Company.....	Delano .....	Kern.
Los Angeles Creamery Company.....	Hanford .....	Kings.
Lucerne Cream and Butter Company.....	Hanford .....	Kings.
California Central Creameries.....	Lemoore .....	Kings.
Kelseyville Creamery.....	Kelseyville .....	Lake.
Clear Lake Creamery.....	Lakeport .....	Lake.
C. E. Emerson.....	Susanville .....	Lassen.
E. E. Burr.....	Los Angeles .....	Los Angeles.
Crescent Creamery Company.....	Los Angeles .....	Los Angeles.
Los Angeles Creamery Company.....	Los Angeles .....	Los Angeles.
Madera Cooperative Creamery.....	Madera .....	Madera.
Sierra Creamery.....	Madera .....	Madera.
J. Carlinzoli.....	Marshall .....	Marin.
Gallagher Brothers.....	Marshall .....	Marin.
V. Bloom.....	Olema .....	Marin.
R. E. Dickson.....	Olema .....	Marin.
Peter Righetti.....	Olema .....	Marin.
H. Claussen.....	Pt. Reyes .....	Marin.
Hussy Brothers.....	Pt. Reyes .....	Marin.
Light House Creamery.....	Pt. Reyes .....	Marin.
Joe V. Mendoza.....	Pt. Reyes .....	Marin.
J. McClure.....	Pt. Reyes .....	Marin.
A. Peterson.....	Pt. Reyes .....	Marin.
A. S. Regallo.....	Pt. Reyes .....	Marin.
A. Reinhold.....	Pt. Reyes .....	Marin.
Bridgeport Creamery.....	Elk .....	Mendocino.
Fort Bragg Creamery.....	Fort Bragg .....	Mendocino.
Manchester Creamery.....	Manchester .....	Mendocino.
Alberta Creamery.....	Pt. Arena .....	Mendocino.
Bishop's Creamery.....	Pt. Arena .....	Mendocino.
Point Arena Creamery Company.....	Pt. Arena .....	Mendocino.
Sherwood Creamery.....	Sherwood .....	Mendocino.
Yokayo Creamery.....	Ukiah .....	Mendocino.
Dairy Delivery Company.....	Gustine .....	Merced.
Fountain City Creamery.....	Merced .....	Merced.
Castroville Creamery Company.....	Castroville .....	Monterey.
Salinas Creamery Company.....	Salinas .....	Monterey.
Santa Lucia Creamery.....	Spreckels .....	Monterey.
Napa Valley Creamery Company.....	Napa .....	Napa.
Devlin Brothers.....	Napa .....	Napa.
Taplin Brothers.....	St. Helena .....	Napa.
Penn Valley Creamery Association.....	Smartville .....	Nevada.
Grass Valley Creamery.....	Grass Valley .....	Nevada.
Auburn Creamery and Ice Cream Co.....	East Auburn .....	Placer.
Snow Crest Creamery.....	Beckwith .....	Plumas.
Quincy Creamery Company.....	Quincy .....	Plumas.
Taylorville Creamery Company.....	Taylorville .....	Plumas.
Blythe Creamery and Ice Company.....	Blythe .....	Riverside.
Edward Poorman.....	Perris .....	Riverside.
Riverside Creamery.....	Riverside .....	Riverside.
Crystal Cream and Butter Company.....	Sacramento .....	Sacramento.
Griffith's Creamery.....	Sacramento .....	Sacramento.
Silver Crest Creamery.....	Sacramento .....	Sacramento.
Hollister Creamery.....	Hollister .....	San Benito.
Chino Creamery.....	Chino .....	San Bernardino.
Arrowhead Creamery.....	San Bernardino .....	San Bernardino.
Victoria Creamery.....	San Bernardino .....	San Bernardino.

## CREAMERIES IN OPERATION IN THE STATE—Continued.

Name	Address	County
San Pasqual Creamery.....	Escondido .....	San Diego.
New England Creamery.....	San Diego .....	San Diego.
Schnell's Sanitary Dairy.....	San Diego .....	San Diego.
California Central Creameries.....	San Francisco .....	San Francisco.
Dairy Delivery Company.....	San Francisco .....	San Francisco.
Fink's Creamery.....	San Francisco .....	San Francisco.
Foxhall Creamery.....	San Francisco .....	San Francisco.
Gilt Edge Creamery.....	San Francisco .....	San Francisco.
Long's Market.....	San Francisco .....	San Francisco.
Nelson Brothers.....	San Francisco .....	San Francisco.
Original Fairville Creamery.....	San Francisco .....	San Francisco.
Russell Cream Depot.....	San Francisco .....	San Francisco.
Western Meat Company.....	San Francisco .....	San Francisco.
San Joaquin Creamery.....	Stockton .....	San Joaquin.
Stockton Creamery.....	Stockton .....	San Joaquin.
Valley Creamery.....	Stockton .....	San Joaquin.
California Central Creameries.....	San Luis Obispo.....	San Luis Obispo.
California Polytechnic School.....	San Luis Obispo.....	San Luis Obispo.
Los Angeles Creamery Company.....	San Luis Obispo.....	San Luis Obispo.
Swift & Company.....	San Luis Obispo.....	San Luis Obispo.
Santa Ysabel Creamery.....	Paso Robles .....	San Luis Obispo.
Golden Eagle Creamery.....	Guadaloupe .....	Santa Barbara.
Solvang Creamery.....	Solvang .....	Santa Barbara.
Elite Creamery.....	San Jose .....	Santa Clara.
Gold Nugget Creamery.....	San Jose .....	Santa Clara.
San Jose Creamery Company.....	San Jose .....	Santa Clara.
Tube Rose Creamery.....	San Jose .....	Santa Clara.
Santa Clara Valley Creamery.....	Santa Clara .....	Santa Clara.
Commercial Creamery Company.....	Santa Cruz .....	Santa Cruz.
Spring Vale Farm Dairy.....	Santa Cruz .....	Santa Cruz.
D. D. Wilder's Creamery.....	Santa Cruz .....	Santa Cruz.
Watsonville Creamery.....	Watsonville .....	Santa Cruz.
Anderson Creamery.....	Anderson .....	Shasta.
Cottonwood Creamery.....	Cottonwood .....	Shasta.
Square Deal Creamery.....	Loyalton .....	Sierra.
H. E. Norris.....	Edgewood .....	Siskiyou.
Fort Jones Creamery and Packing Co.....	Fort Jones .....	Siskiyou.
Montague Creamery Company.....	Montague .....	Siskiyou.
Shasta Creamery Company.....	Sisson .....	Siskiyou.
Siskiyou Creamery Company.....	Greenview .....	Siskiyou.
Bay Creamery.....	Bay .....	Sonoma.
Bodega Creamery.....	Bodega .....	Sonoma.
C. Ricioli.....	Duncan Mills .....	Sonoma.
Russian River Creamery.....	Duncan Mills .....	Sonoma.
Mountain View Creamery.....	Healdsburg .....	Sonoma.
C. Rule.....	Jenner .....	Sonoma.
Petaluma Cooperative Creamery.....	Petaluma .....	Sonoma.
Western Refrigerating Company.....	Petaluma .....	Sonoma.
Santa Rosa Creamery Company.....	Santa Rosa .....	Sonoma.
Western Creameries.....	Benicia .....	Solano.
Dixon Creamery.....	Dixon .....	Solano.
Henry Bird.....	Suisun .....	Solano.
Union Creamery.....	Vallejo .....	Solano.
Ceres Creamery.....	Ceres .....	Stanislaus.
Keyes Creamery.....	Keyes .....	Stanislaus.
Modesto Creamery.....	Modesto .....	Stanislaus.
Stanislaus Creamery Company.....	Modesto .....	Stanislaus.
Oakdale Creamery.....	Oakdale .....	Stanislaus.
Turlock Creamery Company.....	Turlock .....	Stanislaus.
Los Molinos Creamery Company.....	Los Molinos .....	Tehama.
Red Bluff Creamery Company.....	Red Bluff .....	Tehama.
Vina Creamery.....	Vina .....	Tehama.
Porterville Cooperative Creamery.....	Porterville .....	Tulare.



## CREAMERIES IN OPERATION IN THE STATE—Continued.

Name	Address	County
Sunflower Creamery.....	Porterville .....	Tulare.
Tipton Cooperative Creamery.....	Tipton .....	Tulare.
Dairyman's Cooperative Creamery.....	Tulare .....	Tulare.
Good Luck Creamery.....	Tulare .....	Tulare.
Tulare Cooperative Creamery.....	Tulare .....	Tulare.
Visalia Cooperative Creamery.....	Visalia .....	Tulare.
Visalia Creamery.....	Visalia .....	Tulare.
Camarillo Dairy.....	Camarillo .....	Ventura.
Patterson Ranch Company.....	Oxnard .....	Ventura.
University Farm.....	Davis .....	Yolo.
Western Yolo Creamery.....	Winters .....	Yolo.
Woodland Creamery.....	Woodland .....	Yolo.
Marysville Creamery.....	Marysville .....	Yuba.

## CHEESE FACTORIES KNOWN IN OPERATION IN STATE.

Name	Address	County
Prouty & Villiborghi.....	Ione .....	Amador.
Rudin Brothers.....	Chico .....	Butte.
Gridley Cheese Factory.....	Gridley .....	Butte.
Zumwalt & Marty.....	Colusa .....	Colusa.
Charles Winter.....	Princeton .....	Colusa.
C. P. Cigalotti.....	Burrel .....	Fresno.
Chas. Guglielmoni.....	Burrel .....	Fresno.
Dodinini & Brughelli.....	Burrel .....	Fresno.
Silvio Leoni.....	Burrel .....	Fresno.
Felix Maggini.....	Burrel .....	Fresno.
Rebozzi & Company.....	Burrel .....	Fresno.
Caruthers Cheese Company.....	Caruthers .....	Fresno.
G. Lagari.....	Fresno .....	Fresno.
Hewitt & Hewitt.....	Hardwick .....	Fresno.
Joe Prandini.....	Lanare .....	Fresno.
Ganzinotti Brothers.....	Riverdale .....	Fresno.
Pifferini & Pedrini.....	Riverdale .....	Fresno.
California Central Creameries.....	Arcata .....	Humboldt.
J. B. Acquistapace.....	El Centro .....	Imperial.
Paul Baroni.....	El Centro .....	Imperial.
Robert Beretta.....	El Centro .....	Imperial.
Adolph Burkhalter.....	El Centro .....	Imperial.
A. Vanoni.....	El Centro .....	Imperial.
Von Allmen Brothers.....	El Centro .....	Imperial.
Emil Eberli.....	Heber .....	Imperial.
J. E. Heald.....	Silsbee .....	Imperial.
P. Cattani.....	Bakersfield .....	Kern.
Frasco Cheese Factory.....	Hanford .....	Kings.
H. C. Watson.....	Bieber .....	Lassen.
D. Casco.....	Compton .....	Los Angeles.
Novato French Cheese Factory.....	Novato .....	Marin.
New York French Cheese Factory.....	Novato .....	Marin.
Parisian French Cheese Company.....	Novato .....	Marin.
Lucas Valley Cheese Factory.....	San Rafael .....	Marin.
Hubbard-Carmichael Brothers.....	Newman .....	Merced.
Male & Bomio.....	Snelling .....	Merced.
R. J. Turner.....	Alturas .....	Modoc.
S. H. Hunnenill.....	Bridgeport .....	Mono.
Joseph Balestra.....	Chualar .....	Monterey.
Corda Brothers.....	Gonzales .....	Monterey.
Doud & Harvey.....	Gonzales .....	Monterey.
Pura Brothers.....	Gonzales .....	Monterey.
Gerry Pura.....	Gonzales .....	Monterey.
Matt Williams.....	Gonzales .....	Monterey.
Bianco & Company.....	Kings City .....	Monterey.



## CHEESE FACTORIES KNOWN TO BE IN OPERATION IN STATE—Continued.

Name	Address	County
Coznetti Brothers	Kings City	Monterey.
Joseph Lanini	Kings City	Monterey.
Leoni Brothers	Kings City	Monterey.
A. M. Martella	Kings City	Monterey.
C. Filloon	Metz Station	Monterey.
Peter Pedrazzi	Salinas	Monterey.
Manuel Quilla	Salinas	Monterey.
Cascioni Brothers	San Ardo	Monterey.
John Folletta	San Ardo	Monterey.
L. Belli	Soledad	Monterey.
Mrs. A. Binsacca	Soledad	Monterey.
Andrew Franzioni	Soledad	Monterey.
Gregory Giacomazzi	Soledad	Monterey.
B. B. Lanini	Soledad	Monterey.
G. Maddonna	Soledad	Monterey.
C. L. Pelucca	Soledad	Monterey.
L. Pincini	Soledad	Monterey.
Sara Neueschwander	Napa	Napa.
John Augustine	Cosumne	Sacramento.
Morton Dettling	Cosumne	Sacramento.
Jos. Holdener	Cosumne	Sacramento.
A. Inderbitzen	Cosumne	Sacramento.
A. Sauer	Cosumne	Sacramento.
Joseph Jauch	Bridgehouse	Sacramento.
G. B. Sargenti	Galt	Sacramento.
G. J. Bryte and Company	Sacramento	Sacramento.
A. A. Merkeley	Sacramento	Sacramento.
White & Terry	Sacramento	Sacramento.
Peter Zingg	Sacramento	Sacramento.
R. I. Orr	Hollister	San Benito.
A. Wood	Hollister	San Benito.
Davis & Alves Brothers	Hollister	San Benito.
George Hewlett	Hollister	San Benito.
S. C. Hodges and Company	Hollister	San Benito.
George Melendy	Mulberry	San Benito.
F. and W. Kiser	Paicines	San Benito.
Richard H. Flint	San Juan Bautista	San Benito.
Nat Vanetti	San Juan Bautista	San Benito.
Hartje & Theissen	Lodi	San Joaquin.
A. Bianchi	Ripon	San Joaquin.
Henry Finck	Stockton	San Joaquin.
A. C. Housken	Thornton	San Joaquin.
M. G. Salmina	Cayucos	San Luis Obispo.
Clark & Marzorini	San Miguel	San Luis Obispo.
San Miguel Cheese Factory	San Miguel	San Luis Obispo.
A. J. Lewis	Halfmoon Bay	San Mateo.
Jose M. Medina	Halfmoon Bay	San Mateo.
J. V. Silva	Halfmoon Bay	San Mateo.
Guerra Brothers	La Honda	San Mateo.
Sipriano Cardoza	Pescadero	San Mateo.
Leonarde Brothers	Pescadero	San Mateo.
Isadore Machado	Pescadero	San Mateo.
V. Mattei	Pescadero	San Mateo.
Shaw Brothers	Pescadero	San Mateo.
M. F. Pacheco	Purissima	San Mateo.
Antone Enos	San Gregorio	San Mateo.
B. Fassler	San Gregorio	San Mateo.
A. Fayal	San Gregorio	San Mateo.
John McKay	San Gregorio	San Mateo.
Serafin Machado	San Gregorio	San Mateo.
J. M. Prader	San Gregorio	San Mateo.
A. C. Roy	San Gregorio	San Mateo.
Muscio Cheese Factory	Los Alamos	Santa Barbara.

## CHEESE FACTORIES KNOWN TO BE IN OPERATION IN STATE—Continued.

Name	Address	County
P. Scolari	Los Alamos	Santa Barbara.
Richard Brem	Gilroy	Santa Clara.
F. R. Dexter	Gilroy	Santa Clara.
J. F. Dunne	Gilroy	Santa Clara.
Chesbro & Sperber	Gilroy	Santa Clara.
A. L. Ellis	Gilroy	Santa Clara.
R. Eschenberg	Gilroy	Santa Clara.
F. M. Frazell	Gilroy	Santa Clara.
L. Galli	Gilroy	Santa Clara.
Gilroy Cheese Company	Gilroy	Santa Clara.
A. Gubser	Gilroy	Santa Clara.
Joseph Hosang	Gilroy	Santa Clara.
Chas. C. Lester	Gilroy	Santa Clara.
Oliver Orr	Gilroy	Santa Clara.
A. Rianda	Gilroy	Santa Clara.
Ryan Brothers	Gilroy	Santa Clara.
White & Sawyer	Gilroy	Santa Clara.
C. R. Willson	Gilroy	Santa Clara.
P. Mogenson	San Jose	Santa Clara.
B. Zanoni	Santa Clara	Santa Clara.
Jos. Azzrai	Davenport	Santa Cruz.
Jas. F. Fillipini	Davenport	Santa Cruz.
A. Mocettini	Davenport	Santa Cruz.
Peter Guidici	Santa Cruz	Santa Cruz.
Chas. Lombardi	Santa Cruz	Santa Cruz.
J. A. Searoni	Santa Cruz	Santa Cruz.
Gianone Brothers	Swanton	Santa Cruz.
J. Pearson	Swanton	Santa Cruz.
W. F. Steele	Swanton	Santa Cruz.
P. Badasci	Watsonville	Santa Cruz.
McArthur Cheese Factory	McArthur	Shasta.
Mrs. Minnie Patton Egli	Fort Jones	Siskiyou.
Pereira & Smith	Fort Jones	Siskiyou.
E. Cantel	Petaluma	Sonoma.
Mission Creamery	Sonoma	Sonoma.
Western Refrigerating Company	Petaluma	Sonoma.
Antone Yory & Brothers	Ceres	Stanislaus.
Jacob Grischott	Newman	Stanislaus.
Sam Massera	Modesto	Stanislaus.
O. W. Baker	Live Oak	Sutter.
A. D. Arfsten	Nicolaus	Sutter.
George Duff	Nicolaus	Sutter.
Fassler Brothers	Nicolaus	Sutter.
Minden Brothers	Nicolaus	Sutter.
F. Parker	Nicolaus	Sutter.
Morris Scheiber	Nicolaus	Sutter.
Frank Schibig	Nicolaus	Sutter.
F. H. Bennett	Verona	Sutter.
David Finch	Verona	Sutter.
Luiggi & Roth	Verona	Sutter.
R. D. Murphy	Verona	Sutter.
Hess Brothers	Tudor	Sutter.
Hull & Harris	Tudor	Sutter.
J. Troncatti	Tudor	Sutter.
Dairyville Dairy Association	Los Molinos	Tehama.
W. T. McBride	Los Molinos	Tehama.
Mrs. Mary Wells	Goshen	Tulare.
Thos. P. Klienhaus	Visalia	Tulare.
John Felix	Winters	Yolo.
University Farm	Davis	Yolo.
J. Barrie	Hammondon	Yuba.
Schuler Brothers	Marysville	Yuba.
Albin Sheiber	Wheatland	Yuba.

## FINANCIAL STATEMENT.

Sixty-fourth Fiscal Year.

<i>Available Funds.</i>		
Appropriation .....	\$20,000 00	
Fees collected .....	1,733 19	
Balance from sixty-third fiscal year.....	546 24	
		\$22,279 43
<i>Disbursements.</i>		
Salary of F. W. Andreasen.....	\$2,400 00	
Traveling expenses of F. W. Andreasen.....	373 25	
Salary of Chester F. Hoyt.....	1,750 00	
Traveling expenses of Chester F. Hoyt.....	136 54	
Salary of clerk.....	676 00	
Salary of J. S. Canham.....	1,240 00	
Traveling expenses of J. S. Canham.....	1,230 74	
Salary of C. A. Starkweather.....	1,346 00	
Traveling expenses of C. A. Starkweather.....	1,206 25	
Traveling expenses of S. E. Watson.....	1,361 33	
Salary of S. E. Watson.....	1,363 50	
Salary of Ray Hasson.....	1,183 00	
Traveling expenses of Ray Hasson.....	1,343 75	
Salary of James A. Butler.....	200 35	
Traveling expenses of James A. Butler.....	211 30	
Salary of James Smith.....	1,040 00	
Traveling expenses of James Smith.....	1,124 01	
Salary of James Andreasen .....	408 00	
Traveling expenses of James Andreasen.....	588 25	
Salary of John Hynding.....	372 00	
Traveling expenses of John Hynding.....	410 55	
Traveling expenses and per diem, M. T. Freitas.....	45 00	
Traveling expenses and per diem, J. R. Murphy.....	102 25	
Traveling expenses and per diem, E. P. Nissen.....	61 95	
Office rent .....	456 50	
Telephone service .....	73 06	
Office supplies .....	309 31	
Laboratory supplies .....	404 37	
Printing .....	203 25	
Postage .....	141 50	
Expressage .....	19 24	
Towel service .....	9 00	
Telegrams .....	6 75	
Cheese stencils .....	1 60	
Notary fee .....	2 00	
Allen's Press Clipping Service.....	12 00	
Miscellaneous expenses .....	41 91	
Miscellaneous employment .....	18 70	
Unexpended balance .....	406 22	
		\$22,279 43

## FINANCIAL STATEMENT—Continued.

Sixty-fifth Fiscal Year.

<i>Available Funds.</i>		
Appropriation .....	\$25,000 00	
Fees collected .....	3,323 71	
		\$28,323 71
<i>Disbursements.</i>		
Salary of F. W. Andreasen.....	\$2,400 00	
Traveling expenses of F. W. Andreasen.....	186 38	
Salary of Chester F. Hoyt.....	1,765 00	
Traveling expenses of Chester F. Hoyt.....	152 54	
Salary of clerk.....	750 00	
Salary of J. S. Canham.....	1,495 00	
Traveling expenses of J. S. Canham.....	1,233 08	
Salary of C. A. Starkweather.....	1,393 00	
Traveling expenses of C. A. Starkweather.....	902 99	
Salary of S. E. Watson.....	1,312 00	
Traveling expenses of S. E. Watson.....	1,090 46	
Salary of Ray Hasson.....	1,330 00	
Traveling expenses of Ray Hasson.....	792 47	
Salary of James Smith.....	1,200 25	
Traveling expenses of James Smith.....	821 51	
Salary of James Andreasen.....	1,325 75	
Traveling expenses of James Andreasen.....	1,231 24	
Salary of John Hynding.....	1,073 50	
Traveling expenses of John Hynding.....	813 50	
Salary of L. H. Pfitzer.....	1,168 00	
Traveling expenses of L. H. Pfitzer.....	885 44	
Traveling expenses and per diem, M. T. Freitas.....	45 00	
Traveling expenses and per diem, J. R. Murphy.....	107 00	
Traveling expenses and per diem, E. P. Nissen.....	64 85	
Office rent.....	468 00	
Telephone service.....	70 91	
Office supplies.....	255 34	
Laboratory supplies.....	224 00	
Printing.....	172 71	
Postage.....	137 50	
Expressage.....	12 71	
Towel service.....	9 00	
Telegrams.....	4 00	
Cheese stencils.....	11 00	
Notary fee.....	50	
Allen's Press Clipping Service.....	36 00	
Unexpended balance .....	3,383 08	
		\$28,323 71



**COURT PROCEEDINGS.**  
**From December 1, 1912, to November 30, 1914.**

No.	Defendant	Place of trial	Charge	Result
1	G. U. Gilbert	Pomona	Milk adulteration	Fined \$25
2	J. T. Andson	Pomona	Unsanitary dairy	Fined \$20
3	G. J. Holmes	Chino	Milk adulteration	Fined \$25
4	Peter G. Albini	Bodega	Unsanitary dairy	Fined \$10
5	William Taylor	Bay	Unsanitary dairy	Fined \$10
6	R. L. Stoddard	Princeton	Unsanitary dairy	Fined \$30
7	M. DeAlmo	Colusa	Unsanitary dairy	Fined \$30
8	W. Von Rosen	Princeton	Unsanitary dairy	Fined \$20
9	William Baker	Princeton	Unsanitary dairy	Fined \$30
10	I. J. Keesling	Princeton	Unsanitary dairy	Fined \$10
11	Antonio Matrei	Bodega	Unsanitary dairy	Fined \$10
12	J. H. Kee	Bodega	Unsanitary dairy	Fined \$10
13	C. H. Lorenz	Willow	Unsanitary dairy	Fined \$20
14	Manuel Garupa	Tulare	Unsanitary dairy	Fined \$10
15	E. J. Patterson	San Bernardino	Unsanitary dairy	Fined \$10
16	A. Santini	San Bernardino	Unsanitary dairy	Fined \$25
17	I. J. Ramsey	San Bernardino	Unsanitary dairy	Fined \$25
18	John Paulson	Willow	Unsanitary dairy	Fined \$30
19	William Story	Willow	Unsanitary dairy	Fined \$25
20	Joseph Girardi	Porterville	Unsanitary dairy	Fined \$15
21	U. S. Glover	Lindsay	Unsanitary dairy	Fined \$25
22	A. G. Houghton	Orange	Milk adulteration	Fined \$25
23	Mrs. H. E. McMullin	Glendale	Milk adulteration	Fined \$50
24	A. G. Sousa	Hanford	Unsanitary dairy	--- Jail sentence
25	W. B. Covington	San Bernardino	Unsanitary dairy	Fined \$15
26	A. Ferrari	Lompoc	Unsanitary dairy	Fined \$20
27	H. C. Miller	Tulare	Unsanitary dairy	Fined \$20
28	A. Oliver	Bakersfield	Milk adulteration	Fined \$100
29	C. Holt	Bakersfield	Milk adulteration	Fined \$25
30	A. Garoni	Bakersfield	Unsanitary dairy	Fined \$30
31	J. J. Classen	Bakersfield	Unsanitary dairy	Fined \$30
32	T. J. Newcomb	Bakersfield	Milk adulteration	Fined \$25

33	E. Ferrascl	San Luis Obispo	Unsanitary dairy	Fined	\$10
34	H. C. Lytkin	Live Oak	Unsanitary dairy	Fined	\$10
35	I. Bunzani	Gustine	Unsanitary dairy	Fined	\$25
36	Joaquin Pimental	Gustine	Unsanitary dairy	Fined	\$25
37	Joe A. Machado	Gustine	Unsanitary dairy	Fined	\$25
38	Joe Montara	Gridley	Unsanitary dairy	Fined	\$25
39	George M. Silva	Gridley	Unsanitary dairy	Fined	\$12
40	W. M. Louis	Gridley	Unsanitary dairy	Fined	\$25
42	Jose Bettencourt	Lompoc	Unsanitary dairy	Fined	\$20
43	A. Niboli	Lompoc	Unsanitary dairy	Fined	\$20
44	V. Rossi	San Luis Obispo	Unsanitary dairy	Fined	\$10
45	E. Salmira	San Luis Obispo	Unsanitary dairy	Fined	\$10
46	M. I. Pereira	San Luis Obispo	Unsanitary dairy	Fined	\$10
47	P. L. Taglio	Gustine	Unsanitary dairy	Fined	\$25
48	R. Lombardini	Gustine	Unsanitary dairy	Fined	\$15
49	Paul Leventini	Gustine	Unsanitary dairy	Fined	\$25
50	John Borelli	Gustine	Unsanitary dairy	Fined	\$25
51	J. F. Chesley	Gridley	Unsanitary dairy	Fined	\$15
52	F. V. Cannon	Gridley	Unsanitary dairy	Fined	\$15
53	Math Lippner	Corcoran	Unsanitary dairy	Fined	\$25
54	Joe Enos	Corcoran	Unsanitary dairy	Fined	\$25
55	William Prys	Corcoran	Unsanitary dairy	Fined	\$25
56	Joe Lawrence	Corcoran	Unsanitary dairy	Fined	\$25
57	John C. Costa	Corcoran	Unsanitary dairy	Fined	\$25
58	John Mazzoni	Corcoran	Unsanitary dairy	Fined	\$25
59	Hubert Roberts	Santa Rosa	Unsanitary dairy	Fined	\$20
60	F. O. Frazier	Los Angeles	Unsanitary dairy	Fined	\$20
61	Manuel Volta	Los Angeles	Milk adulteration	Fined	\$25
62	J. C. Carter	Los Molinos	Unsanitary dairy	Fined	\$25
63	D. Dughi	Selma	Milk adulteration	Fined	\$25
64	W. H. True	San Luis Obispo	Unsanitary dairy	Fined	\$15
65	J. Acquistapace	Riverside	Unsanitary dairy	Fined	\$10
66	J. J. Doyle	Riverside	Unsanitary dairy	Fined	\$10
67	F. E. Sointurier	San Bernardino	Unsanitary dairy	Accitted	
68	Louis Lombardini	Riverside	Unsanitary dairy	Fined	\$10
69	Joe Silva	Gustine	Unsanitary dairy	Fined	\$25
70	Jim Silva	Kerman	Unsanitary dairy	Fined	\$10
71	Joe Azavedo	Kerman	Unsanitary dairy	Fined	\$10
72	Antone Azavedo	Kerman	Unsanitary dairy	Fined	\$10

COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
73	Peter Bueros	Los Banos	Unsanitary dairy	Fined \$25
74	M. C. Lima	Los Banos	Unsanitary dairy	Fined \$25
75	Joe Augustinho	Los Banos	Unsanitary dairy	Fined \$25
76	H. E. Matlock	Los Molinos	Unsanitary dairy	Sentence suspended
77	A. P. Kinser	Dos Palos	Unsanitary dairy	Fined \$10
78	J. E. Cook	Riverside	Unsanitary dairy	Case dismissed
79	W. J. Sheehan Company	Los Angeles	Misrepresenting oleomargarine	Fined \$50
80	James Foster	Riverside	Unsanitary dairy	Fined \$10
81	Gus Fink	Riverside	Unsanitary dairy	Fined \$10
82	R. Ghisletta	Petaluma	Unsanitary dairy	Fined \$20
83	M. F. Sousa	Salinas	Unsanitary dairy	Fined \$10
84	A. Amarant	Salinas	Unsanitary dairy	Fined \$10
85	George W. Sellman	Colusa	Unsanitary dairy	Fined \$30
86	Cornelia Lombardi	Tulare	Unsanitary dairy	Fined \$20
87	J. F. Malcolm	Tulare	Unsanitary dairy	Fined \$20
88	A. P. Miguel	Hanford	Unsanitary dairy	Fined \$10
89	Henry Lecker	Hanford	Unsanitary dairy	Fined \$10
90	Walker Davis	Woodland	Unsanitary dairy	Sentence suspended
91	George F. Wood	Ceres	Unsanitary dairy	Fined \$25
92	Fred Traganza	Grafton	Unsanitary dairy	Fined \$10
93	Philipp Traganza	Grafton	Unsanitary dairy	Fined \$10
94	J. Dodini	Dixon	Unsanitary dairy	Fined \$20
95	Tony Dutro	Dixon	Unsanitary dairy	Fined \$20
96	Manuel Semas	Gustine	Unsanitary dairy	Fined \$25
97	F. P. Enos	Gustine	Unsanitary dairy	Fined \$25
98	Geo. A. Steinberg	Gustine	Unsanitary dairy	Fined \$25
99	John A. Sousa	Gustine	Unsanitary dairy	Fined \$25
100	John Sequeira	Gustine	Unsanitary dairy	Fined \$50
101	George Reitz	Gustine	Unsanitary dairy	Fined \$25
102	C. Bruno	Dixon	Unsanitary dairy	Fined \$20
103	Margaret Worsham	Whittier	Unsanitary dairy	Fined \$20
104	Joe Serpa	Etna Mills	Unsanitary dairy	Fined \$10
105	John Soatini	Lolita	Unsanitary dairy	Fined \$20

106	Frank A. Brazil	Etna Mills	Unsanitary dairy	Fined \$10
107	M. J. Souza	Lemoore	Unsanitary dairy	Fined \$30
108	A. C. Borges	Lemoore	Unsanitary dairy	Fined \$20
109	Henry Bettencourt	Laton	Unsanitary dairy	Fined \$10
110	Manuel Ayres	Laton	Unsanitary dairy	Fined \$10
111	John Sousa	Laton	Unsanitary dairy	Fined \$10
112	Joe Alves	Laton	Unsanitary dairy	Fined \$10
113	Antone Mello	Laton	Unsanitary dairy	Fined \$10
114	Chris Pissho	Fort Jones	Unsanitary dairy	Fined \$12 50
115	Anton Borba	Fort Jones	Unsanitary dairy	Fined \$12 50
116	Joe Johnson	Fort Jones	Unsanitary dairy	Fined \$12 50
117	John Silva	Fort Jones	Unsanitary dairy	Fined \$12 50
118	George Wright	Fort Jones	Unsanitary dairy	Fined \$12 50
119	Joaquin Phillips	Montague	Unsanitary dairy	Fined \$10
120	Chas. Gugleilmoni	Burrel	Cheese adulteration	Fined \$25
121	M. Yoshiki	Fresno	Milk adulteration	Fined \$25
122	L. C. Marcotti	Santa Monica	Unsanitary dairy	Fined \$10
123	C. S. Cooper	Redondo	Unsanitary dairy	Fined \$10
124	J. Cornaggia	Santa Ana	Unsanitary dairy	Fined \$10
125	R. S. B. Hathaway	Pt. Arena	Unsanitary dairy	Fined \$25
126	H. Albini	Beckwith	Unsanitary dairy	Fined \$10
127	Alfred Wood	Beckwith	Unsanitary dairy	Fined \$10
128	Sam Massera	Modesto	Unsanitary dairy	Fined \$25
129	M. S. Gulate	San Luis Obispo	Unsanitary dairy	Fined \$10
130	M. V. Rodriguez	San Luis Obispo	Unsanitary dairy	Fined \$10
131	M. F. Gulate	Visalia	Unsanitary dairy	Fined \$25
132	Joe Martin	Arcata	Unsanitary dairy	Fined \$10
133	William Behrens	Petaluma	Unsanitary dairy	Fined \$10
134	National Dairy Company	Petaluma	Milk adulteration	Fined \$100
135	John Fonesca	San Francisco	Unsanitary dairy	Fined \$50
136	John Calota	Visalia	Unsanitary dairy	Fined \$25
137	P. F. Leoni	Lemoore	Unsanitary dairy	Fined \$20
138	A. C. Spaulding	Petaluma	Unsanitary dairy	Fined \$40
139	Frank Sousa	Angolia	Unsanitary dairy	Fined \$25
140	J. J. Smith	Tipton	Unsanitary dairy	Fined \$15
141	George Peters	Dinuba	Unsanitary dairy	Fined \$15
142	J. Z. Kleinsasser	Dinuba	Unsanitary dairy	Fined \$15
143	Joseph Wipf	Dinuba	Unsanitary dairy	Fined \$15



COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
144	Guggia Bros.	Arroyo Grande	Unsanitary dairy	Fined \$30
145	Adam Kaldar	Willow	Unsanitary dairy	Fined \$10
146	J. C. Carter	Fresno	Milk adulteration	Fined \$25
147	M. Almat	Eureka	Unsanitary dairy	Fined \$10
148	B. Bolla	Novato	Milk adulteration	Case dismissed
149	P. Maggetti	San Rafael	Milk adulteration	Fined \$25
150	F. Gnoss	San Rafael	Milk adulteration	Fined \$25
151	J. W. Davison	Santa Rosa	Ice cream adulteration	Fined \$25
152	John Luchini	San Rafael	Milk adulteration	Fined \$25
153	M. P. Almada	San Rafael	Milk adulteration	Fined \$25
154	John P. Cardoza	Laton	Unsanitary dairy	Fined \$10
155	R. Snell	Laton	Unsanitary dairy	Fined \$10
156	F. Bakker	Hanford	Unsanitary dairy	Fined \$10
157	J. O. Welsh	Orland	Unsanitary dairy	Fined \$10
158	F. H. Prewett	Kerman	Unsanitary dairy	Fined \$10
159	J. M. Sousa	San Rafael	Milk adulteration	Fined \$25
160	C. J. Hopkins	Los Molinos	Unsanitary dairy	Fined \$15
161	P. Mus	Los Molinos	Unsanitary dairy	Fined \$25
162	G. E. Spencer	Los Molinos	Unsanitary dairy	Fined \$25
163	Joe Colli	Santa Barbara	Milk adulteration	Fined \$25
164	P. C. White	Modesto	Unsanitary dairy	Fined \$25
165	Olivria & Ivangara	Modesto	Unsanitary dairy	Fined \$25
166	Antone Yorl	Modesto	Substituting better cream for legitimate sample	Fined \$25
167	B. Bezzoni	Guadaloupe	Unsanitary dairy	Fined \$50
168	A. Asevedo	Guadaloupe	Unsanitary dairy	Fined \$15
169	U. Tognazzini	Guadaloupe	Unsanitary dairy	Fined \$15
170	A. B. Tomnsini	Guadaloupe	Unsanitary dairy	Fined \$15
171	J. O. Maretti	Guadaloupe	Unsanitary dairy	Fined \$15
172	G. Lanini	Guadaloupe	Unsanitary dairy	Fined \$15
173	R. Tognazzi	Guadaloupe	Unsanitary dairy	Fined \$15
174	John Decker	Marysville	Unsanitary dairy	Fined \$15
175	E. G. Schellenger	Meridian	Unsanitary dairy	Fined \$20

176	H. L. Miller	Colusa	Unsanitary dairy	Fined \$10
177	John Victor	Newman	Unsanitary dairy	Fined \$10
178	Frank Ferrelra	Newman	Unsanitary dairy	Fined \$25
178	I. N. Juig	Newman	Milk adulteration	Fined \$25
179	Domenico Albini	Petaluma	Unsanitary dairy	Fined \$20
180	E. Mattei	Petaluma	Unsanitary dairy	Fined \$50
181	C. R. Potter	Napa	Unsanitary dairy	Fined \$10
182	N. P. Morton	Hanford	Unsanitary dairy	Fined \$10
183	J. B. Vigario	Hanford	Unsanitary dairy	Fined \$10
184	Manuel Semas	Hanford	Unsanitary dairy	Fined \$10
185	M. C. Berbelra	Hanford	Unsanitary dairy	Fined \$10
186	M. L. Brazil	Hanford	Unsanitary dairy	Fined \$20
187	Joe Rodrigues	Hanford	Unsanitary dairy	Fined \$10
188	J. C. Omellas	Hanford	Unsanitary dairy	Fined \$10
189	T. B. Hooker	Hanford	Unsanitary dairy	Fined \$10
190	T. Futa	Selma	Ice cream adulteration	Fined \$25
191	T. Kai	Selma	Ice cream adulteration	Fined \$25
192	Z. Nakamura	Fowler	Ice cream adulteration	Fined \$25
193	T. Omokawa	Fowler	Ice cream adulteration	Fined \$25
194	George Leipscher	El Centro	Unsanitary dairy	Fined \$10
195	A. Gama	Salinas	Unsanitary dairy	Fined \$10
196	F. Gama	Salinas	Unsanitary dairy	Fined \$10
197	F. Avila	Salinas	Unsanitary dairy	Fined \$10
198	John B. Amarantha	Modesto	Unsanitary dairy	Fined \$30
199	Tony Amarant	Modesto	Unsanitary dairy	Fined \$25
200	Soren Hansen	Fresno	Milk adulteration	Fined \$25
201	M. Yoshiki	Fresno	Ice cream adulteration	Fined \$25
202	M. Ota	Fresno	Ice cream adulteration	Fined \$25
203	Joe Viaiva	Tulare	Unsanitary dairy	Fined \$20
204	Antone Martz	Fairfield	Unsanitary dairy	Fined \$100
205	Metropolitan Ice Cream Co.	Los Angeles	Ice cream adulteration	Fined \$25
206	G. Smith	Santa Cruz	Unsanitary dairy	Fined \$10
207	G. S. Barros	Visalia	Unsanitary dairy	Fined \$25
208	L. Orrington	Santa Cruz	Unsanitary dairy	Fined \$10
209	James Connors	Tropico	Milk adulteration	Fined \$25
210	Frank Rotanfluh	Fowler	Unsanitary dairy	Fined \$25
211	John Yelkin	Lemoore	Unsanitary dairy	Fined \$15
212	F. L. Serpa	Lemoore	Unsanitary dairy	Fined \$15
213	J. A. Scott	Lemoore	Unsanitary dairy	Fined \$15

## REPORT OF THE STATE DAIRY BUREAU.

COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
214	L. B. Kendall	Lemoore	Unsanitary dairy	Fined \$15
215	James Jones	Lemoore	Unsanitary dairy	Fined \$10
216	John Vierra	Lemoore	Unsanitary dairy	Fined \$25
217	John Vierra	Lemoore	Unsanitary dairy	Fined \$25
218	John Vierra	Lemoore	Unsanitary dairy	Fined \$25
219	J. J. Avilla	Lemoore	Unsanitary dairy	Fined \$25
220	Frank Dias	Trinidad	Unsanitary dairy	Fined \$25
221	Chas. E. Boyce	Monrovia	Milk adulteration	Fined \$25
222	W. M. Messerschmidt	Dos Palos	Unsanitary dairy	Fined \$10
223	Frank Schmidt	Davis	Unsanitary dairy	Fined \$10
224	Jess P. Nielson	Watsonville	Unsanitary dairy	Fined \$10
225	M. R. Bettencourt	Watsonville	Unsanitary dairy	Fined \$10
226	J. Trafton	Watsonville	Unsanitary dairy	Fined \$10
227	Louis Delrao	Dos Palos	Unsanitary dairy	Fined \$10
228	D. Pelera	Dos Palos	Unsanitary dairy	Fined \$10
229	M. Lugo	Venice	Unsanitary dairy	Fined \$10
230	V. Frassetto	Gilroy	Unsanitary dairy	Fined \$10
231	F. Stortz	Woodland	Unsanitary dairy	Sentence suspended
232	A. C. Stevens	East Auburn	Underreading cream test	Fined \$25
233	A. C. Stevens	East Auburn	Short weight butter	Fined \$25
234	A. C. Stevens	East Auburn	Underreading cream test	Fined \$25
235	Sam Pereira	Woodland	Unsanitary dairy	Fined \$10
236	Andrew Kellen	Woodland	Unsanitary dairy	Fined \$10
237	Joe Bernard	Salinas	Unsanitary dairy	Fined \$10
238	G. P. Sghelza	Salinas	Unsanitary dairy	Fined \$10
239	O. B. Hock	Pomona	Ice cream adulteration	Fined \$25
240	A. Dvolas	Pomona	Ice cream adulteration	Fined \$25
241	D. W. Staten	Pomona	Ice cream adulteration	Fined \$25
242	August Prien	Gustine	Unsanitary dairy	Fined \$25
243	A. M. Silva	Gustine	Unsanitary dairy	Fined \$25
244	Carl Postini	Salinas	Unsanitary dairy	Fined \$10
245	Siro Corda	Salinas	Unsanitary dairy	Fined \$15
246	Ed Corda	Salinas	Unsanitary dairy	Fined \$10

247	Joe D. Fiererra	Modesto	Unsanitary dairy	Fined	\$25
248	A. Burnetti	Modesto	Unsanitary dairy	Fined	\$25
249	Tony Silva	Modesto	Unsanitary dairy	Fined	\$25
250	M. A. Lateijo	San Rafael	Milk adulteration	Fined	\$25
251	E. M. Lafranchi	San Rafael	Milk adulteration	Fined	\$25
252	J. C. Borges	Gustine	Unsanitary dairy	Fined	\$25
253	Manuel Drago Alberta	Gustine	Unsanitary dairy	Fined	\$25
254	Hans A. Hansen	Gustine	Unsanitary dairy	Fined	\$25
255	A. Ferini	Gustine	Unsanitary dairy	Fined	\$10
256	M. Semos	Gustine	Unsanitary dairy	Fined	\$25
257	George Bettencourt	Gustine	Unsanitary dairy	Fined	\$25
258	A. Senestraro	Salinas	Unsanitary dairy	Fined	\$10
259	A. Senestraro	Salinas	Unsanitary dairy	Fined	\$15
260	M. J. Schoonderwoerd	Hanford	Unsanitary dairy	Fined	\$30
261	Tom Van Gronigen	Hanford	Unsanitary dairy	Fined	\$20
262	G. J. Lak	Hanford	Unsanitary dairy	Fined	\$25
263	B. Sargenti	Salinas	Unsanitary dairy	Fined	\$10
264	B. Sargenti	Salinas	Unsanitary dairy	Fined	\$15
265	James Rianda	Gonzales	Unsanitary dairy	Fined	\$10
266	Henry Boeger	Dixon	Unsanitary dairy	Fined	\$20
267	George H. Beckman	Famosa	Unsanitary dairy	Fined	\$10
268	R. J. Martin	Famosa	Unsanitary dairy	Fined	\$10
269	Wuoo Tong Foo	Madera	Unsanitary dairy	Fined	\$25
270	J. Jennas	Madera	Milk adulteration	Fined	\$25
271	Joe Enos	Hughson	Unsanitary dairy	Fined	\$25
272	I. Lafranchi	Los Angeles	Ice cream adulteration	Fined	\$25
273	M. E. Morgan	Ontario	Ice cream adulteration	Fined	\$10
274	Thos. Dowling	Upland	Milk adulteration	Fined	\$25
275	Thos. Dowling	Upland	Milk adulteration	Fined	\$25
276	C. Cauzza	Upland	Unsanitary dairy	Fined	\$10
277	John Luis Parrie	Los Banos	Unsanitary dairy	Fined	\$25
278	Joe A. Sousa	Los Banos	Unsanitary dairy	Fined	\$25
279	Antone Rose	Los Banos	Unsanitary dairy	Fined	\$25
280	W. J. Ramoni	Hollister	Unsanitary dairy	Fined	\$10
281	James Rianda	Hollister	Unsanitary dairy	Fined	\$10
282	M. Sousa	Salinas	Unsanitary dairy	Fined	\$20
283	A. Rosa	Salinas	Unsanitary dairy	Fined	\$20
284	Baxter & Silva	Salinas	Unsanitary dairy	Fined	\$10
285	S. Trountsouras	Merced	Unsanitary dairy	Fined	\$10
		Merced	Milk adulteration	Fined	\$25



COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
286	W. H. Westover	Long Beach	Unsanitary dairy	Fined \$50
287	L. D. Robinson	Long Beach	Unsanitary dairy	Fined \$25
288	Wm. Chagalekos	Long Beach	Ice cream adulteration	Fined \$25
289	V. Searoni	Santa Cruz	Unsanitary dairy	Fined \$10
290	Ben Holsey	Los Banos	Unsanitary dairy	Fined \$25
291	A. Gova	Gridley	Unsanitary dairy	Fined \$10
292	J. J. Flores	Gridley	Unsanitary dairy	Fined \$10
293	Joe Martin	Gridley	Unsanitary dairy	Fined \$10
294	A. Mattos	Gridley	Unsanitary dairy	Fined \$10
295	B. & L. Wing	Woodland	Unsanitary dairy	Case dismissed
296	Marion Silva	Visalia	Unsanitary dairy	Fined \$25
297	Manuel Nunes	Visalia	Unsanitary dairy	Fined \$25
298	Manuel Flores	Visalia	Unsanitary dairy	Fined \$25
299	K. Matsude	Bakersfield	Milk adulteration	Fined \$40
300	Jim Desimoni	Bakersfield	Milk adulteration	Fined \$25
301	A. Nagao	Bakersfield	Milk adulteration	Fined \$25
302	Jos. Baumann	San Jose	Milk adulteration	Fined \$200 and 20 days in jail
303	P. Subotte	San Jose	Milk adulteration	Fined \$100
304	M. Vierra	San Jose	Milk adulteration	Fined \$50
305	Joseph Brunetti	Petaluma	Unsanitary dairy	Fined \$20
306	A. Maxenti	Petaluma	Unsanitary dairy	Fined \$20
307	Porta & Martelli	Modesto	Unsanitary dairy	Fined \$25
308	F. Flocchini	Petaluma	Unsanitary dairy	Fined \$20
309	A. E. Sandbo	San Jose	Milk adulteration	Fined \$25
310	C. H. Laraway	Lodi	Unsanitary dairy	Fined \$25
311	Harry Prevos	Stockton	Unsanitary dairy	Fined \$15
312	Niek Prevos	Stockton	Unsanitary dairy	Fined \$15
313	G. R. Jamison	San Jose	Milk adulteration	Fined \$50
314	David Albini	San Rafael	Unsanitary dairy	Fined \$25
315	Wing Brothers	Woodland	Unsanitary dairy	Fined \$10
316	F. S. Lowry	Santa Monica	Milk adulteration	Fined \$25
317	J. Farais	Santa Monica	Milk adulteration	Fined \$25
318	Santa Monica Dairy	Santa Monica	Unsanitary dairy	Fined \$10

319	Joe Farais	Venice	Unsanitary dairy	Fined \$50
320	R. A. Machado	Venice	Unsanitary dairy	Fined \$20
321	Luis Delrao	Dos Palos	Unsanitary dairy	Fined \$10
322	S. Tatsuno	Bakersfield	Milk adulteration	Fined \$40
323	D. Malatore	East Bakersfield	Milk adulteration	Fined \$80
324	A. Freitas	San Jose	Milk adulteration	Fined \$50
325	J. Nielson	Santa Cruz	Short weight butter	Fined \$10
326	Joseph Cabral	San Rafael	Unsanitary dairy	Fined \$25
327	Thomas Murphy	Crockett	Milk adulteration	Fined \$25
328	J. S. Cabral	Gustine	Unsanitary dairy	Fined \$25
329	Joe P. Gomez	Gustine	Unsanitary dairy	Fined \$25
330	Frank Silva	Gustine	Unsanitary dairy	Fined \$25
331	R. B. Fentem	Gustine	Unsanitary dairy	Fined \$25
332	M. R. Santos	Newman	Unsanitary dairy	Fined \$20
333	J. A. Borges	Newman	Unsanitary dairy	Fined \$20
334	R. C. Moorehead	Newman	Unsanitary dairy	Fined \$10
335	V. T. Freitas	Newman	Unsanitary dairy	Fined \$20
336	F. Candelott	Bodega	Unsanitary dairy	Fined \$20
337	E. Cross	Santa Monica	Milk adulteration	Fined \$25
338	F. A. Machado	Santa Monica	Unsanitary dairy	Fined \$15
339	Joe A. Alves	Laton	Unsanitary dairy	Fined \$10
340	M. P. Silva	Laton	Unsanitary dairy	Fined \$10
341	J. W. Mahon	Elk Grove	Unsanitary dairy	Fined \$10
342	E. D. Barney	Elk Grove	Unsanitary dairy	Fined \$10
343	A. T. Nielson	San Jose	Short weight butter	Fined \$50
344	M. Albrecht	Halfmoon Bay	Unsanitary dairy	Fined \$10
345	Joe Mendonca	Ceres	Unsanitary dairy	Fined \$15
346	V. Zamaroni	Ceres	Unsanitary dairy	Fined \$25
347	Mrs. L. E. German	Redondo Beach	Milk adulteration	Fined \$25
348	M. F. Dillon	Inglewood	Unsanitary dairy	Fined \$10
349	J. M. Graham	Fresno	Unsanitary dairy	Fined \$10
350	B. Dellazappa	Fresno	Unsanitary dairy	Fined \$10
351	Frank Caetano	Arcata	Unsanitary dairy	Fined \$15
352	John Victori	Arcata	Unsanitary dairy	Fined \$15
353	R. Thomas	San Jose	Milk adulteration	Fined \$50
354	John Istilarte	Los Banos	Unsanitary dairy	Fined \$25
355	G. Callori	Dixon	Unsanitary dairy	Fined \$20
356	M. S. Rogers	Porterville	Unsanitary dairy	Fined \$25
357	B. Hickey	Woodland	Unsanitary dairy	Sentence suspended

COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant.	Place of trial	Charge	Result
358	T. Egged	Woodland	Milk adulteration	Fined \$25
359	John Fusi	Perndale	Unsanitary dairy	Fined \$10
360	John Neto	Gridley	Unsanitary dairy	Fined \$15
361	J. J. Flores	Gridley	Unsanitary dairy	Fined \$40
362	San Silva	Corcoran	Unsanitary dairy	Fined \$10
363	Antone Ormondo	Corcoran	Unsanitary dairy	Fined \$10
364	Steele Brothers	Pescadero	Short weight butter	Fined \$10
365	Howard Bishop	Elk	Unsanitary dairy	Fined \$10
366	Chas. Acquistapaci	Elk	Unsanitary dairy	Fined \$10
367	Antone Stornetta	Point Arena	Unsanitary dairy	Fined \$10
368	Galetta & Stornetta	Point Arena	Unsanitary dairy	Fined \$10
369	Scheer-Grandi Co.	San Francisco	Short weight butter	Sentence suspended
370	LeBaron Brothers & Nelson	San Francisco	Short weight butter	Sentence suspended
371	Sherry-Freitas Co.	San Francisco	Short weight butter	Sentence suspended
372	Ira Heffleman	Modesto	Unsanitary dairy	Fined \$25
373	Peter Guidotti	Willow	Unsanitary dairy	Fined \$25
374	Anders Pierson	Turlock	Unsanitary dairy	Fined \$10
375	J. Torano	Kerman	Unsanitary dairy	Fined \$10
376	F. Mattos	Kerman	Unsanitary dairy	Fined \$10
377	J. E. Headley	Huntington Park	Unsanitary dairy	Fined \$10
378	A. Santini	San Bernardino	Milk adulteration	Fined \$25
379	C. E. Best	San Jacinto	Unsanitary dairy	Acquitted
380	Peter Robaro	Modesto	Unsanitary dairy	Fined \$10
381	William Becho	Modesto	Unsanitary dairy	Fined \$25
382	A. Norquist	Turlock	Unsanitary dairy	Fined \$25
383	A. Fliffet	Turlock	Unsanitary dairy	Fined \$10
384	J. M. Aldrain	Turlock	Unsanitary dairy	Fined \$10
385	Antone Cabral	Turlock	Unsanitary dairy	Fined \$10
386	John B. Santos	Newman	Unsanitary dairy	Fined \$25
387	Alarnas & Vargas	Newman	Unsanitary dairy	Fined \$20
388	S. Ishi	Lodi	Unsanitary dairy	Fined \$60
389	Edward Morrison	Turlock	Unsanitary dairy	Fined \$25
390	A. M. Barrios	Ceres	Unsanitary dairy	Fined \$20

391	P. Casaubon	Ventura	Milk adulteration	Fined	\$25
392	H. E. Van Der Linder	Ventura	Milk adulteration	Fined	\$25
393	J. F. Bundoek	Los Molinos	Unsanitary dairy	Fined	\$10
394	Charles Primmy	Butte City	Unsanitary dairy	Fined	\$10
395	Charles Winters	Butte City	Unsanitary dairy	Fined	\$20
396	Manuel Vietrino	Princeton	Unsanitary dairy	Fined	\$20
397	T. A. Ibberson	Princeton	Unsanitary dairy	Fined	\$20
398	John Marx	Bishop	Unsanitary dairy	Fined	\$10
399	Julius Otto	Bishop	Unsanitary dairy	Fined	\$10
400	F. J. Claussen	Bishop	Unsanitary dairy	Fined	\$10
401	L. H. J. Ehlen	Hanford	Milk adulteration	Fined	\$25
402	J. K. Saito	Hanford	Milk adulteration	Fined	\$25
403	J. S. Polessas	Hanford	Milk adulteration	Fined	\$25
404	Tom Stavros	Sonoma	Milk adulteration	Fined	\$25
405	C. Sganzi	Sonoma	Milk adulteration	Fined	\$25
406	Montaldo & Falco	Sonoma	Milk adulteration	Fined	\$50
407	Morrison & Lopez	Turlock	Unsanitary dairy	Fined	\$10
408	D. Martini	Presno	Unsanitary dairy	Fined	\$10
409	F. Peroni	San Jose	Unsanitary dairy	Fined	\$10
410	Elmer Perry	Santa Maria	Milk adulteration	Fined	\$25
411	S. Zanetti	Guadaloupe	Unsanitary dairy	Fined	\$15
412	A. Ossa	Guadaloupe	Unsanitary dairy	Fined	\$15
413	J. F. Marette	Guadaloupe	Unsanitary dairy	Fined	\$20
414	San Antonio Meat Co.	Ponoma	Short weight butter	Fined	\$25
415	Manuel Peters	Visalia	Unsanitary dairy	Fined	\$50
416	A. Martz	Fairfield	Unsanitary dairy	Fined	\$15
417	John Felix	Winters	Unsanitary dairy	Fined	\$20
418	Olaf Nelson	Petaluma	Unsanitary dairy	Fined	\$10
419	C. C. Estes	Chico	Unsanitary dairy	Fined	\$10
420	C. J. Estes	Chico	Unsanitary dairy	Fined	\$10
421	M. Mendoza	Gridley	Unsanitary dairy	Fined	\$15
422	M. Alexander	Gridley	Unsanitary dairy	Fined	\$20
423	A. Tavors	Gridley	Unsanitary dairy	Fined	\$10
424	F. Bettincourt	Gridley	Unsanitary dairy	Fined	\$10
425	D. R. McGregor	Madison	Unsanitary dairy	Fined	\$20
426	H. F. Goldman	Coalinga	Ice cream adulteration	Fined	\$25
427	M. Garcia	Hanford	Unsanitary dairy	Fined	\$10
428	Joe Silveira	Hanford	Unsanitary dairy	Fined	\$20
429	H. A. Sawyer	Riverside	Milk adulteration	Fined	\$10



COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
358	T. Egge	Woodland	Milk adulteration	Fined \$25
359	John Fusi	Ferndale	Unsanitary dairy	Fined \$10
360	John Neto	Gridley	Unsanitary dairy	Fined \$15
361	J. J. Flores	Gridley	Unsanitary dairy	Fined \$40
362	Sam Silva	Corcoran	Unsanitary dairy	Fined \$10
363	Antone Ormonde	Corcoran	Unsanitary dairy	Fined \$10
364	Steele Brothers	Corcoran	Short weight butter	Fined \$10
365	Howard Bishop	Corcoran	Unsanitary dairy	Fined \$10
366	Chas. Acquistan	Corcoran	Unsanitary dairy	Fined \$10
367	Antone Stornet	Corcoran	Unsanitary dairy	Fined \$10
368	Galletta & Ste	Corcoran	Unsanitary dairy	Fined \$10
369	Schoer-Grand	Corcoran	Short weight butter	Fined \$10
370	LeBaron Bro	Corcoran	Short weight butter	Sentence suspended
371	Harry-Frei	Corcoran	Short weight butter	Sentence suspended
372	Hoffen	Corcoran	Short weight butter	Sentence suspended
373	T. Gu	Corcoran	Short weight butter	Fined \$25
374		Corcoran	Short weight butter	Fined \$10
375		Corcoran	Short weight butter	Fined \$10
376		Corcoran	Short weight butter	Fined \$10
377		Corcoran	Short weight butter	Fined \$10
378		Corcoran	Short weight butter	Fined \$10
379		Corcoran	Short weight butter	Fined \$10
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381		Corcoran	Short weight butter	Fined \$10
382		Corcoran	Short weight butter	Fined \$10
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384		Corcoran	Short weight butter	Fined \$10
385		Corcoran	Short weight butter	Fined \$10
386		Corcoran	Short weight butter	Fined \$10
387		Corcoran	Short weight butter	Fined \$10
388		Corcoran	Short weight butter	Fined \$10
389		Corcoran	Short weight butter	Fined \$10
390		Corcoran	Short weight butter	Fined \$10
391		Corcoran	Short weight butter	Fined \$10
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496		Corcoran	Short weight butter	Fined \$10
497		Corcoran	Short weight butter	Fined \$10
498		Corcoran	Short weight butter	Fined \$10
499		Corcoran	Short weight butter	Fined \$10
500		Corcoran	Short weight butter	Fined \$10

468	J. J.	work adulteration	-----	Fined \$25
469	Fred C.	work adulteration	-----	Fined \$25
470	R. M. Hay	unsanitary dairy	-----	Fined \$10
471	Manuel Peters	unsanitary dairy	-----	Fined \$10
472	Sybilla Rey	unsanitary dairy	-----	Fined \$20
473	John Machado	unsanitary dairy	-----	Fined \$20
474	John C. DeMello	unsanitary dairy	-----	Fined \$10
475	Loucidis-Thomas	unsanitary dairy	-----	Fined \$25
476	J. Gonzales	unsanitary dairy	-----	Fined \$25
477	J. O. Borges	unsanitary dairy	-----	Fined \$36
478	S. H. Rogers	unsanitary dairy	-----	Fined \$10
479	V. Lanini	unsanitary dairy	-----	Fined \$10
480	E. Yop	unsanitary dairy	-----	Fined \$10
481	A. Vosti	unsanitary dairy	-----	Fined \$25
482	M. A. Barba	unsanitary dairy	-----	Fined \$15
483	M. Silva	unsanitary dairy	-----	Fined \$20
484	S. Doi	unsanitary dairy	-----	Fined \$25
485	S. B. Wallace	unsanitary dairy	-----	Fined \$25
486	Antone Lombardi	unsanitary dairy	-----	Fined \$25
487	Joe Silva	unsanitary dairy	-----	Fined \$25
488	H. G. Scaroni	unsanitary dairy	-----	Fined \$25
489	James Palandini	unsanitary dairy	-----	Fined \$25
490	J. Nelson	unsanitary dairy	-----	Fined \$25
491	W. A. Siveright	unsanitary dairy	-----	Fined \$25
492	W. E. Oxley	unsanitary dairy	-----	Fined \$25
493	Antone Ghisletta	unsanitary dairy	-----	Fined \$25
494	H. Frost	unsanitary dairy	-----	Fined \$25
495	John Setz	unsanitary dairy	-----	Fined \$25
496	J. A. Hopkins	unsanitary dairy	-----	Fined \$25
497	B. Abotti	unsanitary dairy	-----	Fined \$25
498	H. T. Evans	unsanitary dairy	-----	Fined \$25
499	Freddie, Selfodie & Scalvin	unsanitary dairy	-----	Fined \$25
500	G. Mineletta	unsanitary dairy	-----	Fined \$25
501		unsanitary dairy	-----	Fined \$25

## REPORT OF THE STATE DAIRY BUREAU.

COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
430	John Schwall	Madison	Unsanitary dairy	Fined \$20
431	A. Borges	Modesto	Unsanitary dairy	Fined \$25
432	John Fergundez	Modesto	Unsanitary dairy	Fined \$25
433	J. P. George	San Luis Obispo	Unsanitary dairy	Fined \$10
434	G. Urban, Jr.	San Luis Obispo	Unsanitary dairy	Fined \$10
435	A. Tartaglia	San Luis Obispo	Unsanitary dairy	Fined \$10
436	E. Dalidio	San Luis Obispo	Unsanitary dairy	Fined \$10
437	A. Franchini	San Luis Obispo	Unsanitary dairy	Fined \$10
438	C. Tonascia	San Luis Obispo	Unsanitary dairy	Fined \$10
439	Manuel Rose Cunha	Santa Rosa	Unsanitary dairy	Fined \$10
440	Jorgenson & Wanchope	Modesto	Ice cream adulteration	Fined \$10
441	Ira Haas	Riverside	Unsanitary dairy	Fined \$25
442	William Lowe	Sawtelle	Unsanitary dairy	Fined \$10
443	F. L. Frazer	Madison	Unsanitary dairy	Fined \$10
444	S. Harolan	Fresno	Milk adulteration	Fined \$10
445	F. Seyferth	Fresno	Milk adulteration	Fined \$25
446	Kerman Creamery Co.	Fresno	Receiving unwholesome cream	Fined \$25
447	Rocca Ghisletta	Petaluma	Unsanitary dairy	Fined \$10
448	M. Silva	San Jose	Unsanitary dairy	Fined \$40
449	M. Victrina	Princeton	Unsanitary dairy	Fined \$25
450	Bert Albert	Bakersfield	Unsanitary dairy	Fined \$10
451	Lawton & Blanck	Taft	Milk adulteration	Fined \$25
452	S. D. Simpson	Bakersfield	Short weight butter	Fined \$10
453	Joe Dennis & Co.	Tulare	Milk adulteration	Fined \$25
454	R. Dodini	Riverdale	Unsanitary dairy	Fined \$10
455	Joe Prandini	Riverdale	Unsanitary dairy	Fined \$10
456	A. G. Silva	Gustine	Cheese adulteration	Fined \$25
457	D. W. Jackson	Redondo	Unsanitary dairy	Fined \$50
458	Luis Giacomazzi	Hanford	Milk adulteration	Fined \$25
459	Joe Gonsolves	Hanford	Unsanitary dairy	Fined \$25
460	E. Donaldson	Hanford	Unsanitary dairy	Fined \$25
461	W. Markgraf	Biggs	Ice cream adulteration	Fined \$25
462	Joaquin Pimental	Livingston	Unsanitary dairy	Fined \$10

463	Ed Porta	Crescent City	Unsanitary dairy	Fined \$20
464	D. B. Griffin	Crescent City	Unsanitary dairy	Fined \$20
465	Chas. P. Krautz	Merced	Ice cream adulteration	Fined \$25
466	E. C. Johnston	Merced	Ice cream adulteration	Fined \$25
467	Joe Ramos	Merced	Unsanitary dairy	Fined \$10
468	J. P. Silva	Fort Jones	Unsanitary dairy	Fined \$15
469	Fred Henderson	Fort Jones	Unsanitary dairy	Fined \$10
470	R. M. Hayden	Callahan	Unsanitary dairy	Fined \$10
471	Manuel Peters	Visalia	Unsanitary dairy	Jail sentence
472	Sybilha Rey	Crockett	Milk adulteration	Fined \$25
473	John Machado	San Jose	Unsanitary dairy	Fined \$10
474	John C. DeMello	Visalia	Unsanitary dairy	Fined \$25
475	Loucidis-Thomas	El Centro	Unsanitary dairy	Fined \$25
476	J. Gonzales	San Jose	Unsanitary dairy	Fined \$5
477	Sam Silva	Corcoran	Unsanitary dairy	Fined \$40
478	J. C. Borges	Tulare	Unsanitary dairy	Fined \$20
479	S. H. Rogers	Holtville	Unsanitary dairy	Fined \$10
480	V. Lanini	Salinas	Unsanitary dairy	Fined \$10
481	E. Yop	Salinas	Unsanitary dairy	Fined \$15
482	A. Vosti	Gonzales	Unsanitary dairy	Fined \$10
483	M. A. Barba	Holtville	Unsanitary dairy	Fined \$15
484	M. Silva	Chico	Unsanitary dairy	Fined \$10
485	S. Doi	Meridian	Unsanitary dairy	Fined \$10
486	S. B. Wallace	Meridian	Unsanitary dairy	Sentence suspended
487	Antone Lombardi	Colusa	Unsanitary dairy	Fined \$20
488	Joe Silva	Colusa	Unsanitary dairy	Fined \$20
489	H. G. Scaroni	Wasco	Unsanitary dairy	Fined \$20
490	James Palandini	Galt	Unsanitary dairy	Fined \$20
491	J. Nelson	San Diego	Milk adulteration	Fined \$25
492	W. A. Siveright	San Diego	Short weight butter	Acquitted
493	W. E. Oxley	Colton	Unsanitary dairy	Fined \$10
494	Antone Ghisletta	Petaluma	Unsanitary dairy	Fined \$20
495	H. Frost	El Centro	Unsanitary dairy	Fined \$25
496	John Setz	El Centro	Unsanitary dairy	Fined \$10
497	J. A. Hopkins	El Centro	Unsanitary dairy	Fined \$10
498	B. Abotti	El Centro	Unsanitary dairy	Fined \$10
499	H. T. Evans	El Centro	Interfering with inspector	Fined \$25
500	Freddie, Selfodie & Scalvini	El Centro	Unsanitary dairy	Fined \$10
501	G. Mineletta	Denverton	Unsanitary dairy	Fined \$20



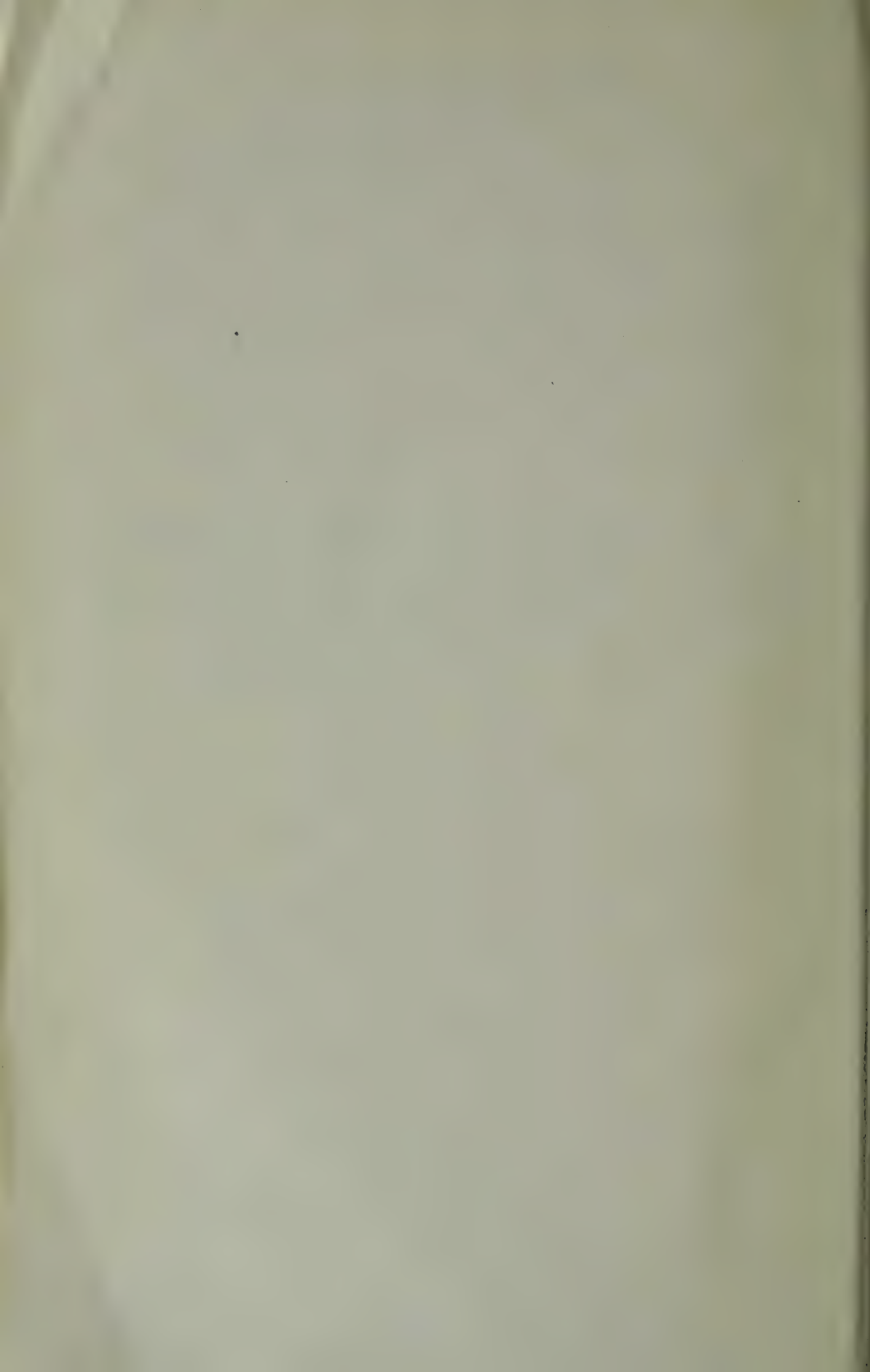
COURT PROCEEDINGS—Continued.  
From December 1, 1912, to November 30, 1914.

No.	Defendant	Place of trial	Charge	Result
502	Antone Marty	Fairfield	Unsanitary dairy	Sentence suspended
503	Antone Cotrufo	Cordella	Unsanitary dairy	Fined \$20
504	C. B. Brunn	Rio Vista	Milk adulteration	Fined \$25
505	Joe Pizzi	Winters	Unsanitary dairy	Fined \$20
506	W. A. Scott	Dixon	Unsanitary dairy	Fined \$20
507	Chas. Pozzi	Petaluma	Unsanitary dairy	Fined \$20
508	James Manteca	Bodega	Unsanitary dairy	Fined \$10
509	Julius Manteen	Bodega	Unsanitary dairy	Fined \$10
510	J. Bello	Dixon	Unsanitary dairy	Fined \$20
511	J. C. Van Pelt	Dixon	Unsanitary dairy	Fined \$10
512	Theo. Eggle	Woodland	Milk adulteration	Fined \$50
513	J. M. Teichera	Woodland	Unsanitary dairy	Fined \$20

## SUMMARY OF PROSECUTIONS.

Inspectors.	No. of cases	Successful cases	Sentence suspended	Dismissed	Acquitted
J. S. Canham.....	142	142			
C. A. Starkweather.....	50	50			
S. E. Watson.....	44	43		1	
Ray Hasson.....	78	75	1	1	2
James Andreasen.....	35	34	1	1	
James Smith.....	75	75	8		
John P. Hynding.....	9	9			
L. H. Pfitzer.....	44	44			
Harris T. Nye.....	9	9			
Chester F. Hoyt.....	1	1			
C. A. Peairs.....	25	25			
H. Rodgers.....	1	1			
P. H. Browning.....	1	1			
Totals.....	514	509	10	3	2

The total amount of fines imposed during the two years ending December 1, 1914, for the violation of the dairy laws, is \$10,104.50. Half of this amount has been paid to the counties in which the cases have been tried. The other half has been paid to the State Treasurer and has become part of the State School Fund.

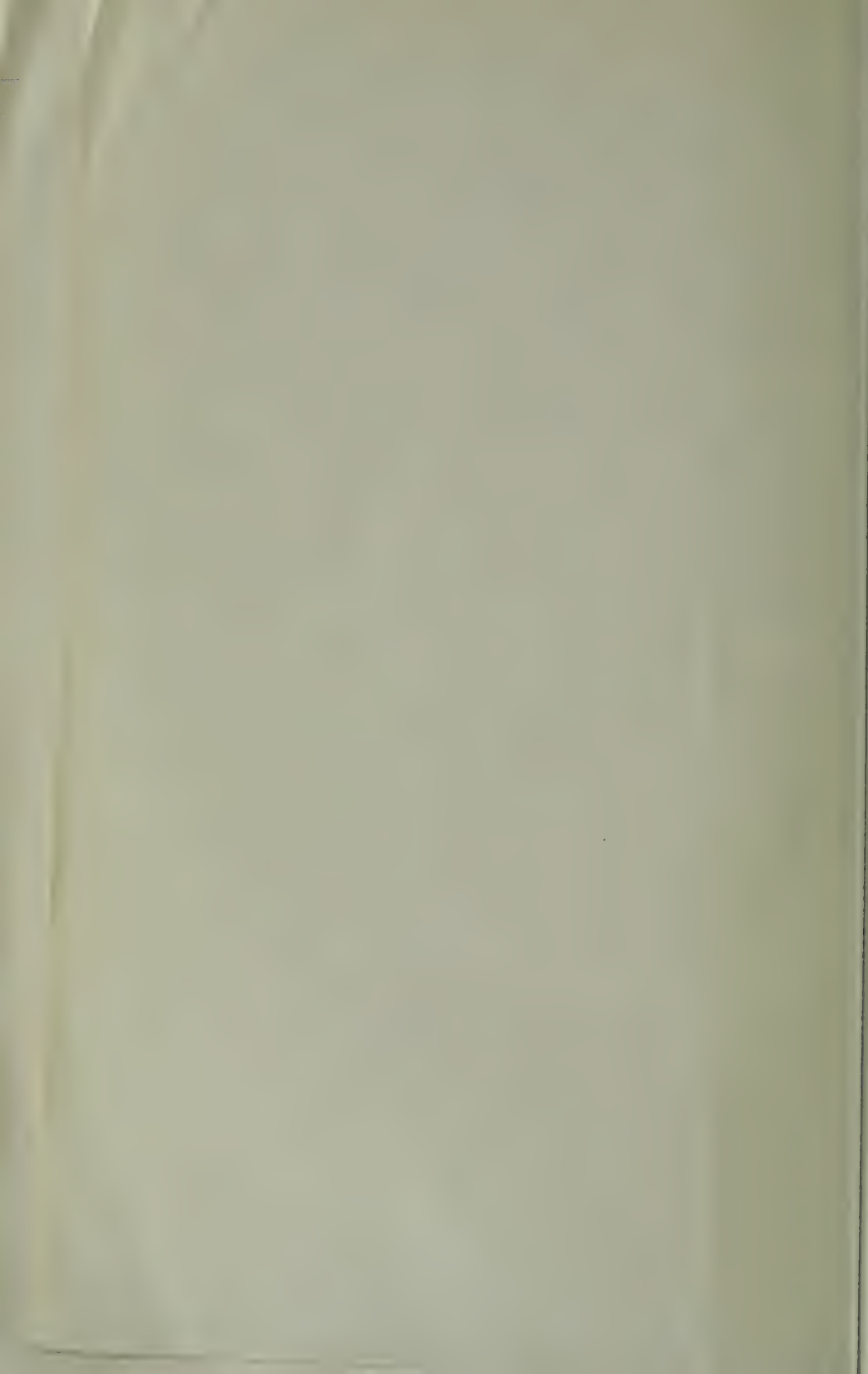


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# REPORT OF ADVISORY ROAD COMMITTEE OF THE STATE OF CALIFORNIA.

*To the Honorable, the State Senate, and the State Assembly, Session  
1915:*

Chapter 77, Statutes 1913.

ASSEMBLY CONCURRENT RESOLUTION NUMBER THIRTY-ONE.

*Relative to the appointment of an advisory committee to  
confer with the State Engineer and the State Board of  
Control regarding state roads.*

(Filed with Secretary of State, June 2, 1913.)

*Resolved by the Assembly, the Senate concurring,* That an advisory committee consisting of two members of the Assembly and two members of the Senate be appointed to confer with the State Engineer and the State Board of Control regarding location, construction and maintenance of state roads other than state highways constructed under and by virtue of the "State Highways Act" of California and to report back with recommendations to the forty-first session of the Legislature. The Speaker of the Assembly shall appoint the Assembly members of the committee and the President of the Senate shall appoint the Senate members of the committee.

*Resolved,* That the sum of fifteen hundred dollars is hereby made available for the purpose of defraying the expenses of such committee; and half of the amount to be paid from the contingent fund of the Assembly, and one half to be paid from the contingent fund of the Senate, and the State Controller is hereby authorized and directed to draw his warrant in favor of the chairman of said joint committee for such expenditure as the same may be certified to him from time to time by the chairman of said committee, and the State Treasurer is hereby authorized and directed to pay the same.

Agreeable to the provisions of this resolution embodied in chapter 77, statutes 1913, the President of the Senate appointed Senators P. F. Cogswell and Benjamin F. Rush. The Speaker of the Assembly appointed the Honorable W. F. Chandler and the Honorable A. G. Kuck. The State Board of Control selected the Honorable Clyde L. Seavey to represent that body.

Through the efforts of Hon. W. F. Chandler of Fresno, we secured two large automobiles at Fresno, and the full committee left that city at 7:30 a.m., September 2, 1913, accompanied by Mr. J. E. Mitchell, superintendent of the Kings River Canyon Road. We proceeded by the way of Reedley and Sand Creek Road to the General Grant National Park, and thence over the State Road to Hume, a lumber camp in the

Sierra Nevada Mountains. At this point a meeting was held and the Honorable A. G. Kuck was chosen as chairman of the committee.

From Hume we were driven easterly about five and one-half miles to the end of the road. The Kings River Canyon State Road was provided for originally by the legislature of 1905 and an appropriation of \$25,000 made. The county of Fresno appropriated \$12,500. At the sessions of the legislature of 1909 and 1911 additional appropriations of \$25,000 for each session were added. With the exception of a little over \$400, this total amount of \$87,500 was required for the construction of the fourteen and one half miles of road, or at a rate of \$6,000 per mile.

The general appropriation bill for 1913 carries an item of \$4,000 for maintenance and improvement, making a total of \$79,000 furnished by the State to date.

The road begins at a point on the north boundary of General Grant National Park, and the intention of the original advocates of the road was that it should proceed easterly into Kings River Canyon and up said canyon.

Chapter 223, statutes 1909, providing for \$25,000 with which to complete the construction of said Kings River highway, stipulates in section 1 thereof that "the highway now completely located and surveyed and partially completed by the State of California from General Grant National Park to the floor of the Kings River Canyon, is hereby made a State highway.

This appropriation, together with former appropriations, was all expended in the construction of the road as far as Hume, nine and one half miles from the point of beginning.

The first appropriation made in 1905 was for the "purpose of locating and surveying and constructing a public highway from the General Grant National Park in Fresno County, thence easterly into the Kings River Canyon." Between the time of the appropriations of 1905 and 1909 the survey was made, and according to the language of chapter 223, statutes 1909, the highway was to be constructed as now "completely located and surveyed."

In the summer of 1912, State Engineer McClure made examination of the location and reported that said location had probably been made with a view of getting into the canyon as soon as possible, and then proceeding directly up the canyon for a number of miles.

It is interesting to note that the report made by the Highway Commissioner in 1905 reported a length of twenty-three or twenty-four miles, and that the cost of the construction of the first fifteen miles would be at the rate of \$1,350 per mile, and of the remaining eight or nine miles at the rate of \$3,125 per mile. During 1906 the survey was made into the canyon and completed in 1907, a distance of thirty-two

and eight tenths miles to a point in the canyon called Cedar Grove Hotel.

In 1912, State Engineer McClure made examination of the location and reported that the remainder of the road as surveyed would cost not less than \$200,000 and that it would probably cost much more, including, as it does, a bridge over Kings River. He reported that he knew of no reason why the road should be located so as to drop so soon into the canyon, and stated that for a scenic road, in his opinion, a better location and certainly a much cheaper one may be had by remaining on the higher ground and not entering the canyon until a point near the eastern terminus is reached.

This committee, while not being prepared for an extensive or close examination, observed sufficient of the topography of the canyon to be led to believe that Mr. McClure's contention is correct. Your committee, none of whom had ever been as far up the canyon as on this trip, questioned the wisdom of the State spending \$200,000 to complete a road which has no connection with any other road whatever, and would be used only by campers, hunters and those seeking quiet, scenic resorts in the high Sierras.

The road as completed for a distance of fourteen and one half miles is one of good grade, but the approach to it up to the present time from the west is very steep and rough. We are informed, however, that contracts have been let by Tulare and Fresno counties whereby the Sand Creek Road is to be continued easterly to the boundary of General Grant National Park on good grade. When this is done, it is our belief that travel will be very largely increased, although the road through the park is far from being a good one. We hold that if any more road is to be built by the State that chapter 223, statutes 1909, be repealed as to location, and another location made. Kings River Canyon contains some of the most bold and rugged territory and some of the most fascinating mountain scenery in the State, and the road, if continued, would pass through some of the most magnificent redwood timber land in California, and ultimately arrive at a point from which the Kings River could be easily reached. It would then become a popular resort for campers and tourists. Your committee, however, doubts the wisdom at this time of spending the amount of money that would be required to continue the road to the floor of Kings River Canyon, nor would it even recommend the extension without satisfactory evidence that its terminus there would be upon Federal or State property.

On the evening of September 3d we returned to the San Joaquin Valley, and at Exeter the Honorable W. F. Chandler was called back to Fresno, and here Mr. Mitchell also left us.



On the fourth we proceeded by the way of Porterville and Bakersfield to Mojave. On the fifth we motored east and north by the way of Olancho, Lone Pine, Independence, and Big Pine to the town of Bishop, in Inyo County. On the sixth we traveled from Bishop to Mammoth, a mountain resort in Mono County.

During the session of 1913, an appropriation of \$100,000 for a state road from Bridgeport, Mono County, to Bishop, Inyo County, was made, but because of so many pressing demands, however, on the treasury, the bill was not signed by the Governor. The Honorable George A. Clarke joined our party at Bishop and pointed out to the committee in a general way where he thought a road should be constructed between Bishop and Mono Lake. We were informed by Mr. Clarke and other Inyo County citizens that the appeal was made to the State, and would be repeated, for State assistance, not because Inyo County needed it particularly, but because of the long stretch of country through Mono County which must be traversed from the north before Bridgeport is reached, the general impression being that Mono County is not financially able to construct the needed road. We were led to believe that if the State will give adequate assistance in the construction of a good road from Bridgeport to the southern boundary of Mono County, Inyo County will gladly met our work there and construct a good road from there south. Your committee commends favorable consideration of this project.

For scenic beauty there are few, if any, regions in our great State that surpass this country between the southern boundary of Inyo County by way of Independence, Bishop, Mammoth and Casa Diablo Hot Springs and Mono Lake to Bridgeport. The tillable portion of Owens River Valley is some eighty to ninety miles in length north and south, reaching from Owens Lake northerly, and is from ten to twelve miles wide, and the center of the valley lies from fifteen to twenty miles easterly from the crest of the Sierra Nevada Mountains. This crest of the high divide forms the boundary separating the counties of Inyo and Mono on the east and the counties of Tulare, Fresno, Madera and Tuolumne on the west. This high mountain crest would naturally be taken as a geographical line of division, and looking at it from an impartial view point, Inyo, Alpine and Mono counties would naturally belong to the State of Nevada. The Owens River Valley, Long Valley and the Owens Lake Valley do not have adequate or suitable roads westerly into the great heart of California, or to the north, in our own State.

We next examined the Mono Lake Basin State Road, located in Mono County, from Tioga Pass easterly nine and three tenths miles to a point in Lee Vining Creek Canyon about three and a half miles west of Mono Lake. This road we found well located and in good condition. Tioga

Pass is at an elevation of something over 9,000 feet. Our State Road connects with the old Tioga Toll Road, which runs westerly and joins the Big Oak Flat and Yosemite Road. This road was built many years ago as a toll road, and is still claimed by private parties. It is fifty miles or more in length and is nearly all within the boundaries of the Yosemite National Park. It is constructed on good grades and should be taken over by the State if proper transfer can be made with claimants and proper arrangements made with Federal authorities for travel through the park. This road, together with the State road from Tioga Pass easterly, would form the best road over the summit of the Sierra Nevadas, between the point where the Southern Pacific Railroad crosses the divide in Nevada County, and Walker Pass in Kern County.

The county road between Mono Lake and Bridgeport is in fair condition for a mountain road, but a large portion of it is subject to wash-out, and we found several miles of it in very rough condition. For a reasonable expense a good road over a territory which seems to have fair material might be built, which would greatly shorten the distance between Mono Lake and Bridgeport.

We next examined the Sonora and Mono State Road, stretching from Bridgeport in Mono County westerly to Long Barn in Tuolumne County. With the exception of recent washouts, owing to very heavy storms, we found the surface of this road in fair condition, but the grade from the summit—which has an elevation of over 9,000 feet—for the first few miles is very steep, and in our opinion the amount of travel that this road would naturally get, even if the road were a fair one, would not justify the State in spending more money on it.

We next examined what is known as the Alpine System of State Roads. This system is made up of old county roads in El Dorado, Amador, Alpine, Calaveras, and Mono counties. The southern branch begins at the Calaveras Grove of big trees in Calaveras County and extends easterly, following the ridge dividing the water sheds of the Mokelumne and Stanislaus rivers. It has many adverse grades, which are very steep; especially is this the case from Ebbetts Pass in Alpine County easterly to Silver Creek. The grades are such as to be practically prohibitory for wheel traffic of any kind. From Silver Creek northerly to Markleeville and Woodfords, we found the road in fair condition, built generally of good road material and easy to maintain.

What is known as the Amador branch of the Alpine system runs from Woodfords in a general southwesterly direction to Jackson, the county seat of Amador County. This road, like the Calaveras branch, has many steep and adverse grades and at one point near the boundary between Alpine and Amador counties is but six and one half miles on a straight line from a point on the Calaveras branch.

From a point in Hope Valley, the Alpine system makes connection with the Lake Tahoe State Road by way of Luther's Pass and the upper Truckee River. Although the statute of 1911 names as a portion of the Alpine State Road a trail from Mt. Bouillon, "via Loupe," in Alpine County, to Junction, in Mono County, this portion has never been traveled by wheel vehicles. In 1912, the state engineer caused survey to be made from a point on the East Fork of the Carson River to a point near Coleville in Mono County, a distance of twenty-four miles.

Your committee believes that the idea of one good road extending northerly along the eastern base of the Sierra Nevadas through Bridgeport and Markleeville to Lake Tahoe, is deserving of serious consideration. This trip can not be made now without leaving California and making a detour into Nevada by the way of Holbrook, Gardnerville and Sheridan, back to Woodfords—a distance in Nevada of about thirty-three miles. With the construction of the twenty-four miles above referred to from the East Fork of the Carson River to Coleville, on which location a good grade can be built, this detour would be eliminated and it is possible that from Luther's Pass connection may be made with the Placerville State Road near the summit without dropping into the upper Truckee River Valley.

The old Lake Tahoe wagon road from Smith's Flat by the way of Myers Station to Lake Tahoe, we found in good condition, and it is our judgment that if the Tioga road may be made passable and the road from the junction in Mono County built as above suggested, northerly through Alpine County, by way of Markleeville, Woodfords and Luther's Pass to connect with the Lake Tahoe Road, the country would then be fairly well cared for. This would eventually cause the construction of a highway system extending from Lake Tahoe south along the easterly side of the Sierra Nevada Mountains through Alpine, Mono, Inyo, Kern and Los Angeles counties connecting with the State Highway in Los Angeles County; at the present time there is no good outlet either north or south from the great Owens River Valley.

We believe that the amount of travel on at least the Amador branch of the Alpine system, and on the Sonora-Mono road from the junction westerly, does not justify the expense the State has been putting upon them. It is certainly better to keep a few roads with good grades in good condition than to spend money on roads with grades that are practically prohibitory to all ordinary traffic.

Our next examination was what is known as the Myers-McKinneys State Road, extending from Meyers Station on the Lake Tahoe State Road northerly to Tallac and McKinneys Station on the west side of Lake Tahoe. This road we found located on good grade and in connec-



tion with the Lake Tahoe Road, will, undoubtedly, be a popular and useful connection to our road system.

Our next examination was on the Emigrant Gap Road, extending from a point near the west end of Donner Lake in Nevada County, westerly to Emigrant Gap, a distance of twenty-eight miles. This road was in good condition and it gave evidence of having received considerable traffic during the summer season.

Your committee went over the lines of proposed highways in Imperial County by automobile, going into Imperial County by way of San Bernardino, Redlands and Banning to Brawley, which is the most northern town of importance in Imperial County, and returned to Los Angeles by the way of San Diego and the coast route.

Imperial is the youngest county in the State, but has already assumed large commercial importance and has a very considerable population. It is reached and traversed through long distances of desert country. The State Highway will penetrate it by the southern route, connecting San Diego and El Centro and will afford easy egress and ingress to the most southerly portion of the sea coast. The Ocean to Ocean Highway Association, through its Los Angeles auxiliary, has spent about \$40,000 on that part of the Banning and Brawley road between the south line of Riverside County and Brawley. This northern entrance to Imperial County, while improved by the money expended upon it, which is largely in the nature of permanent work in the shape of concrete bridges and fords, is yet very far from being an ideal road. It leads through a wonderfully fertile section, known as the Coachella Valley, and also affords opportunity for connection with the great Palo Verde Valley, lying adjacent to the Colorado River and situated north of the Imperial Valley in Riverside County. This valley is almost an empire in itself and easy transportation into it means the development of great wealth for the State. Palo Verde and Blythe are now reached by a good road from Glamis, a station between Mammoth Wash and Yuma. Legislative action for an appropriation of \$75,000 for this road between Banning and Brawley was taken in 1913, but the appropriation did not receive executive approval.

It is the opinion of this committee that the road from Banning to Brawley should be assisted by the State on that portion lying between the southerly boundary of Riverside County and the high line ditch northwest from Brawley. This would give a more direct route to Los Angeles City and to the center of the State, and would be entirely free from the heavy grades and dangerous curves of the State Highway through the mountains from San Diego to El Centro.

There is demand for further State appropriations for this road and that it may be continued through Mammoth Wash to Yuma, as that is the only practical route to the Palo Verde Valley; also for a road



leading from El Centro to Yuma connecting at the former point with the State road to San Diego. The former route offers great opportunity for the development of territory now practically shut off from civilization by vast stretches of almost impassable sand; the latter is the most direct route from Yuma to the county seat of Imperial County, and thence to the coast at San Diego.

These recommendations are not intended by this committee as applying particularly to legislative action this year, but only as a general policy to be carried out by the State in making appropriations for roads that would form either connecting links or laterals opening up country or territory at present inadequately provided for and where, in the judgment of this committee, State aid is absolutely required if the roads are to be built.

While the committee used as much expedition as possible, averaging about one hundred twenty miles per day over some of the roughest territory in California, we were unable, with the amount of the appropriation provided, to cover all of the roads presented for consideration, and were unable on account of lack of funds to cover the roads through Tehama, Siskiyou, Trinity, Modoc, Humboldt, Mendocino, Colusa, Glenn and Lake counties; neither did we touch the proposed roads between the San Joaquin Valley and the sea coast.

Respectfully submitted.

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